

FIG. 1

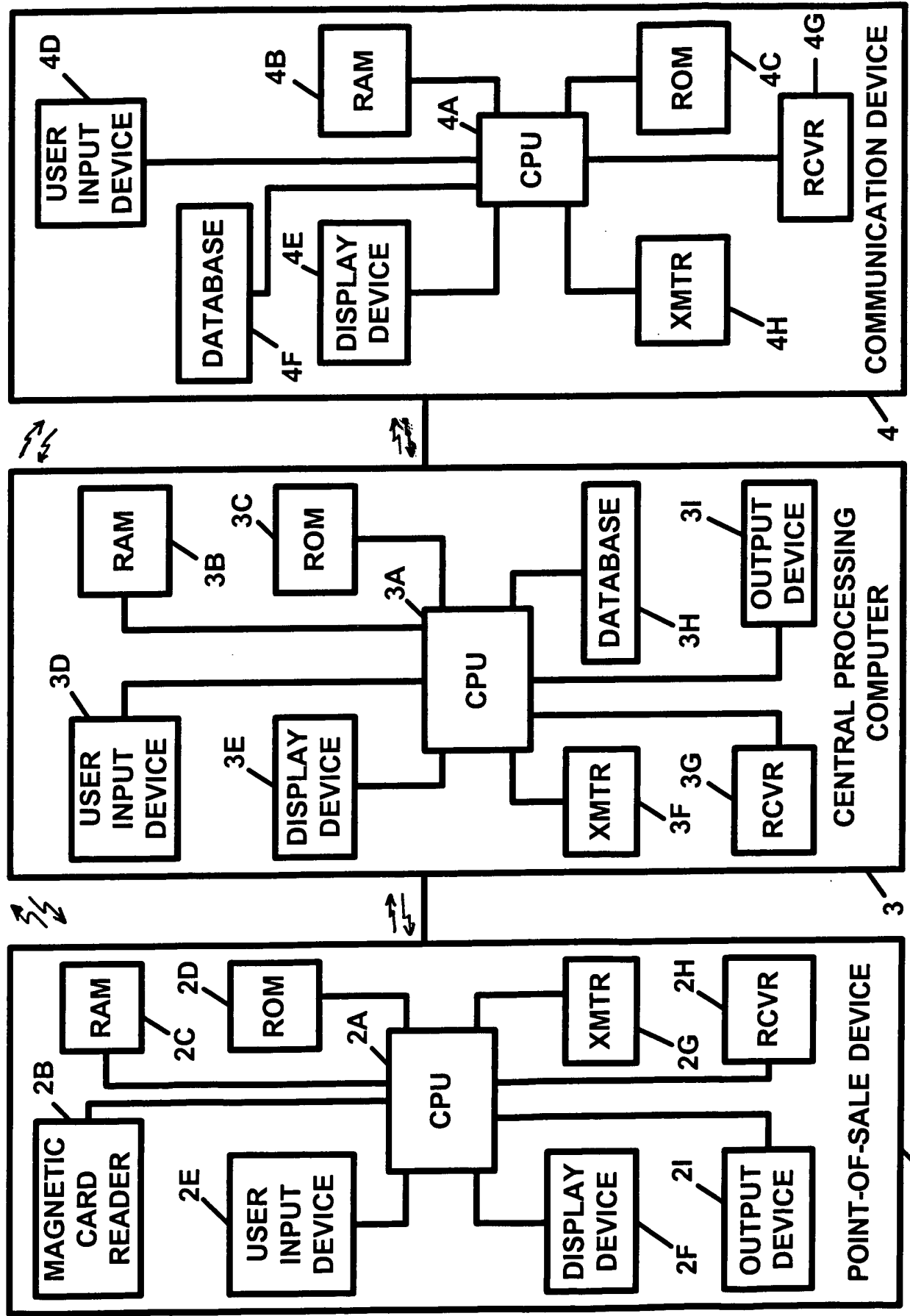


FIG. 2

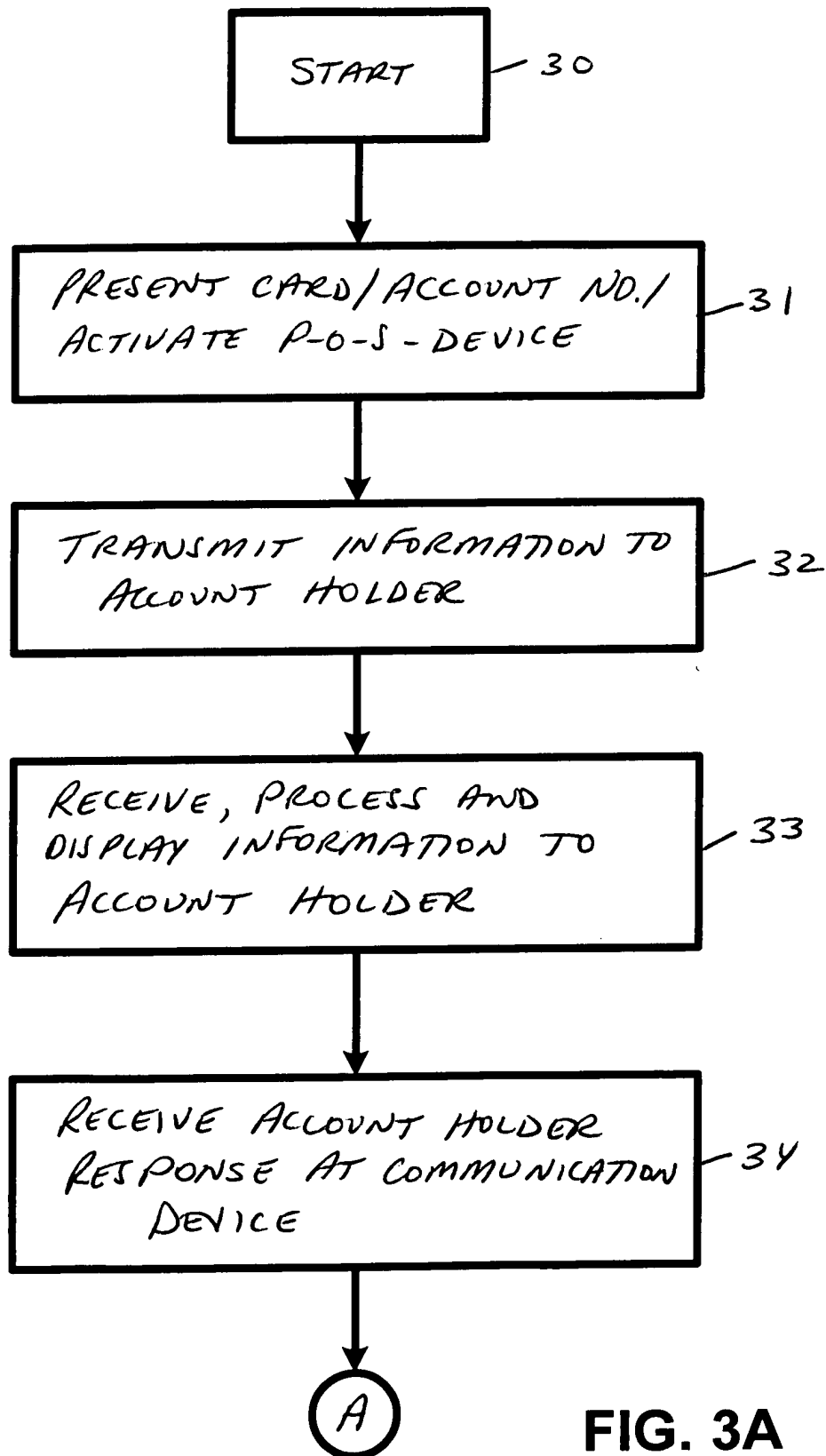


FIG. 3A

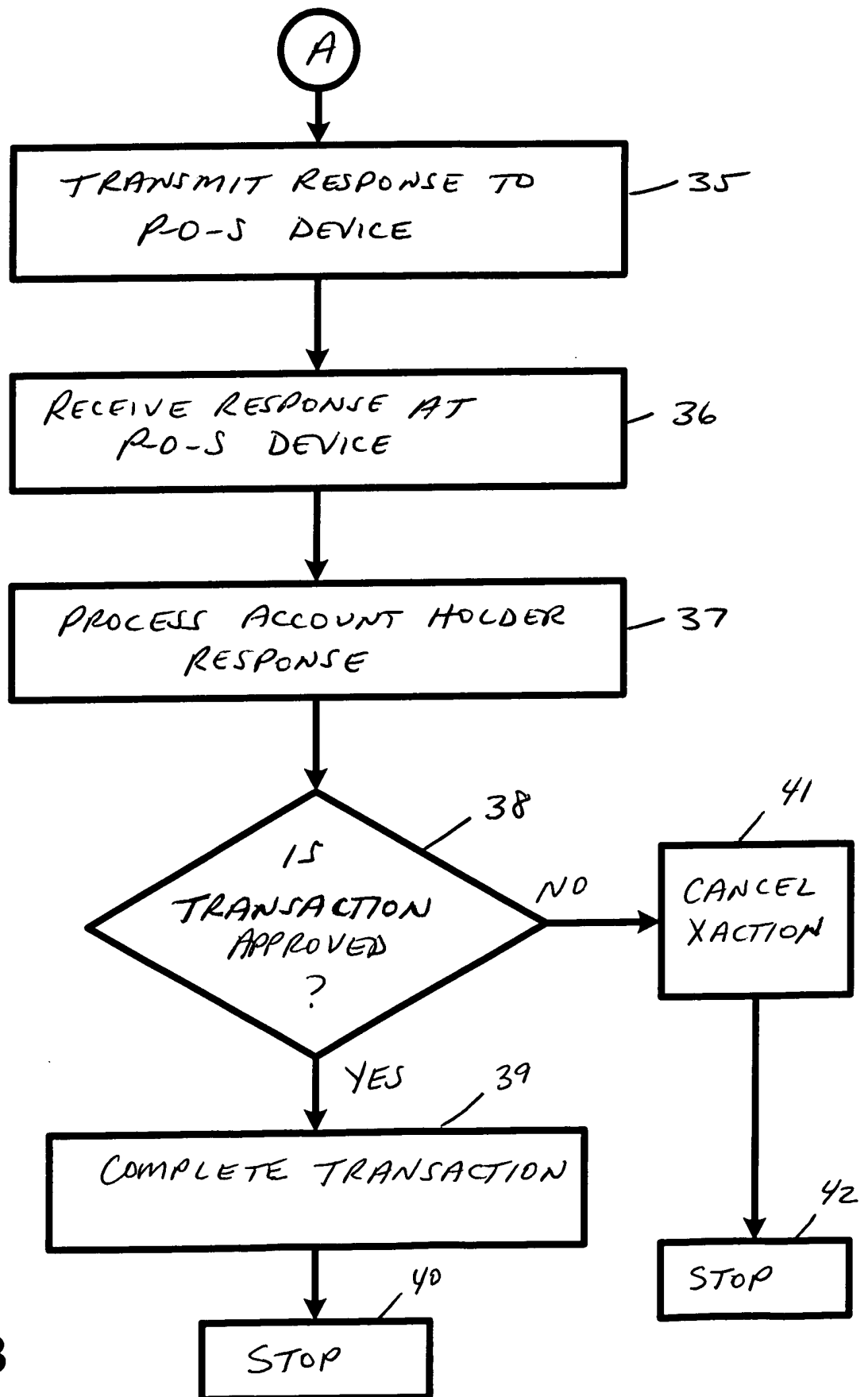


FIG. 3B

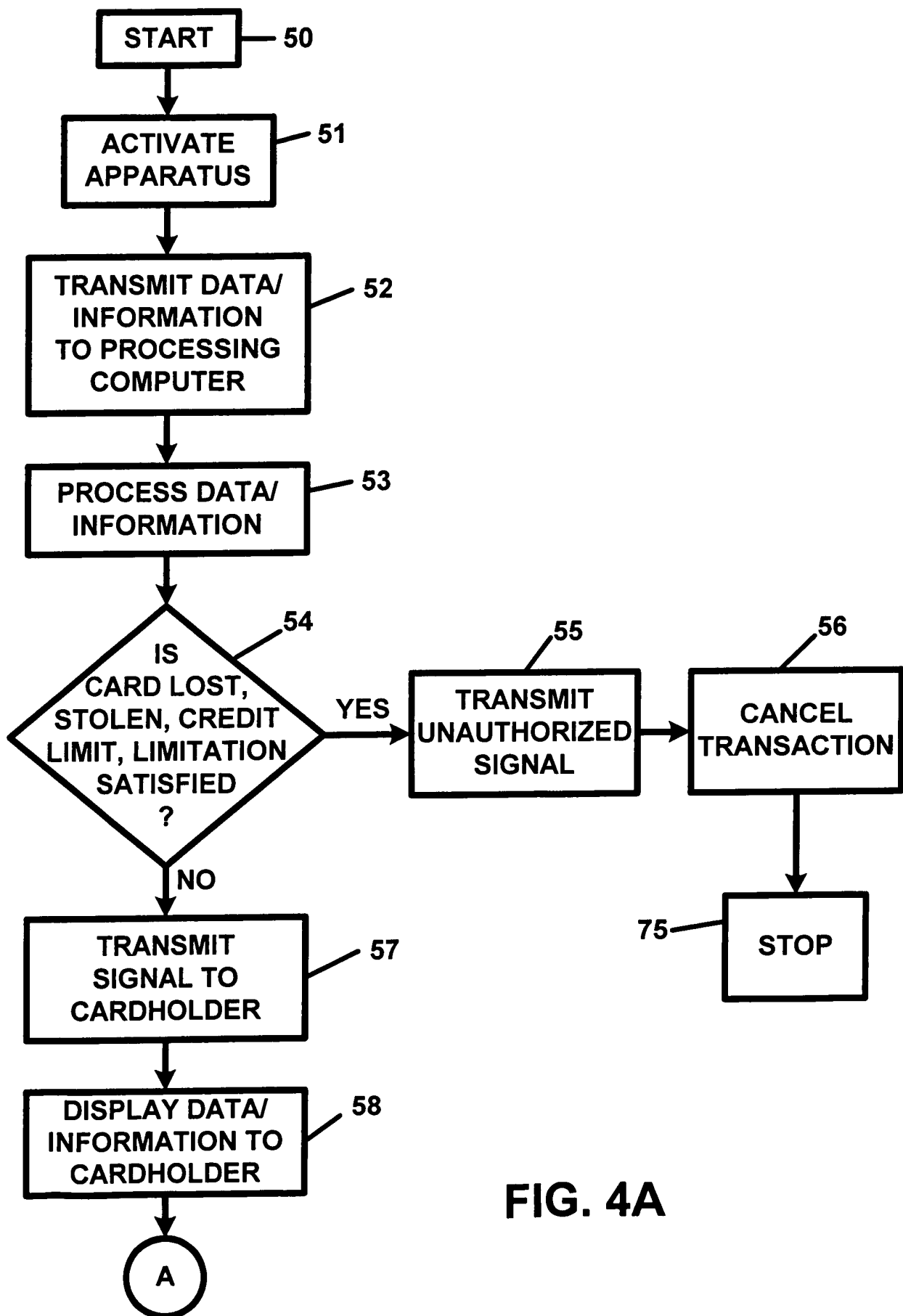


FIG. 4A

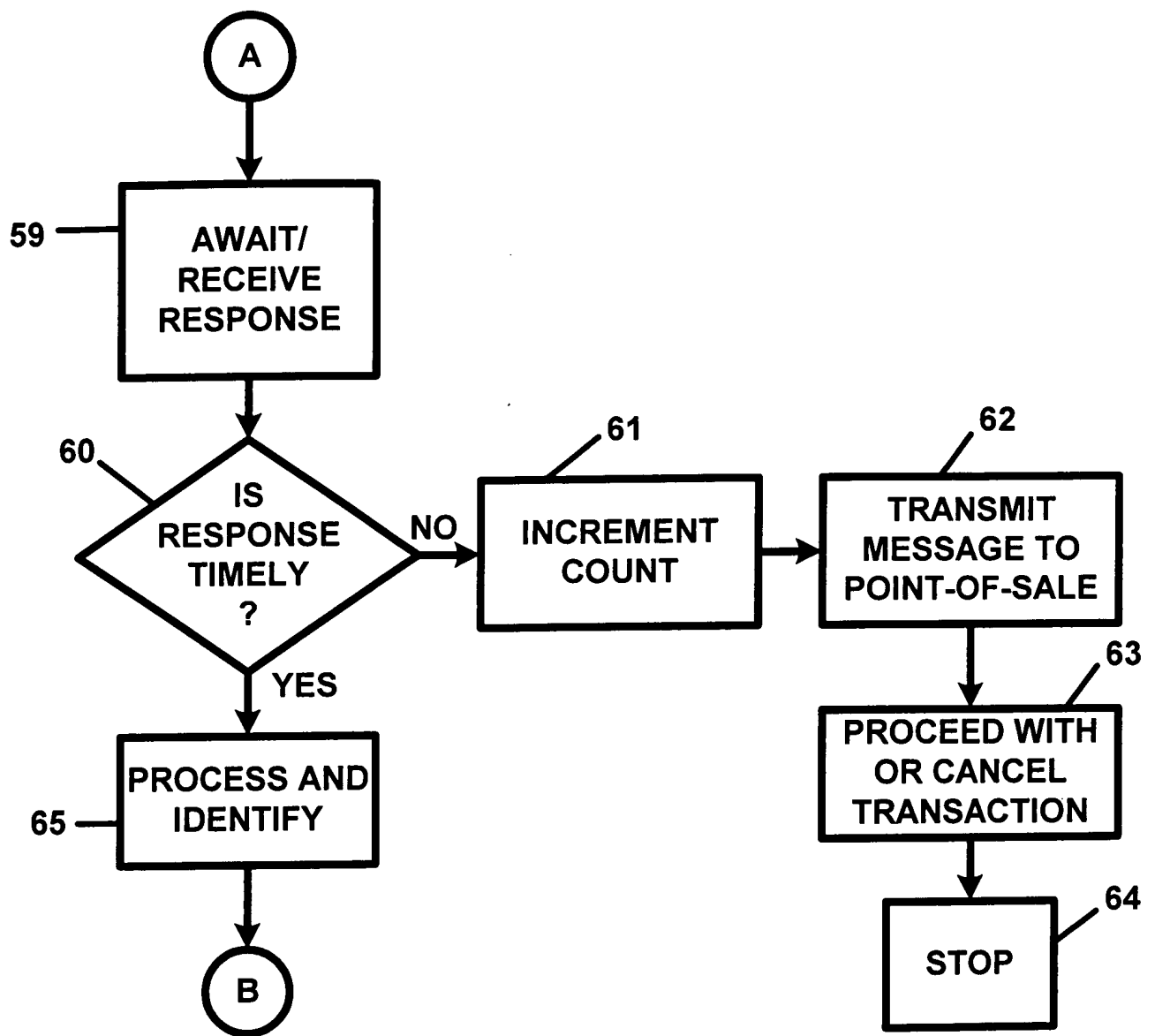
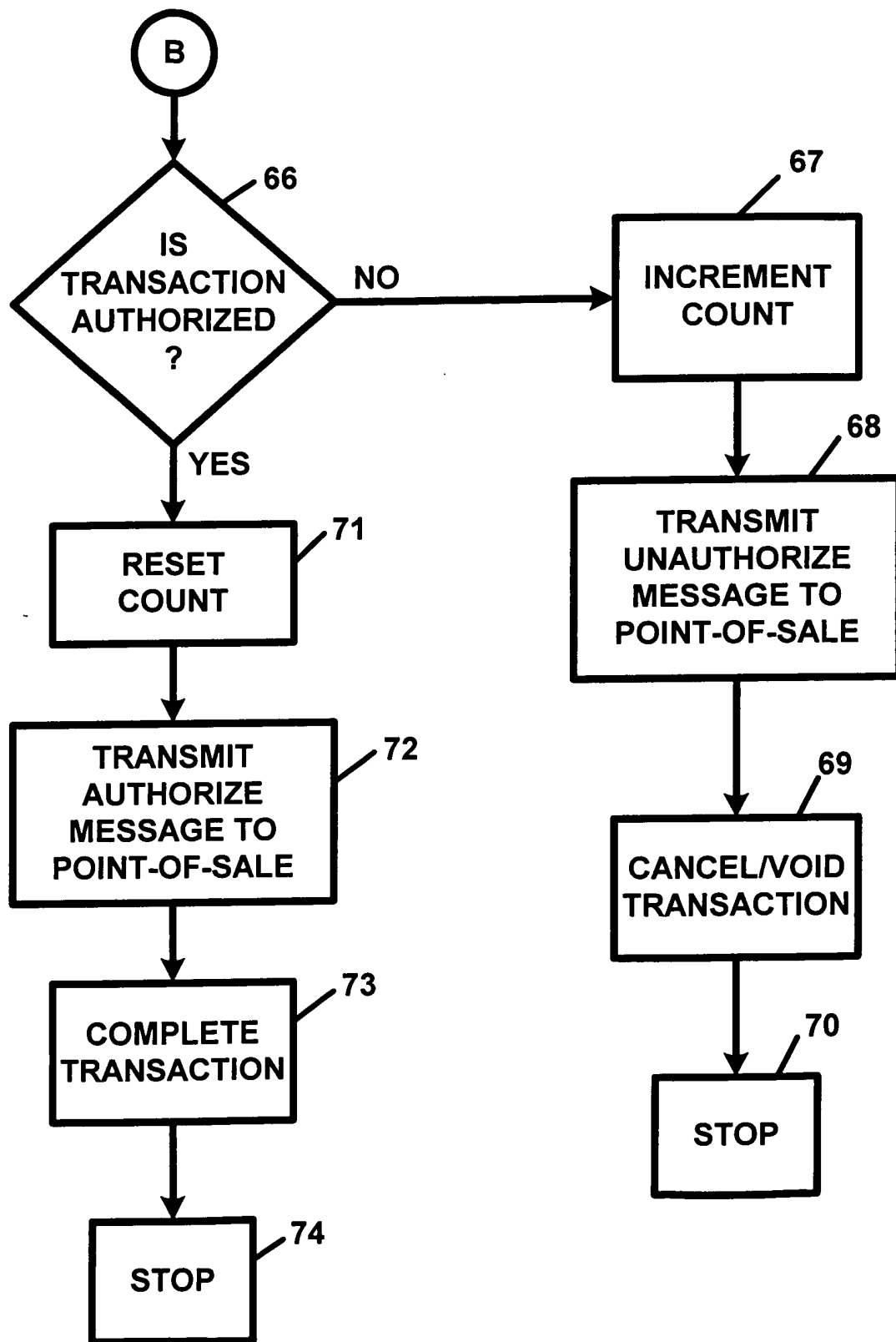


FIG. 4B



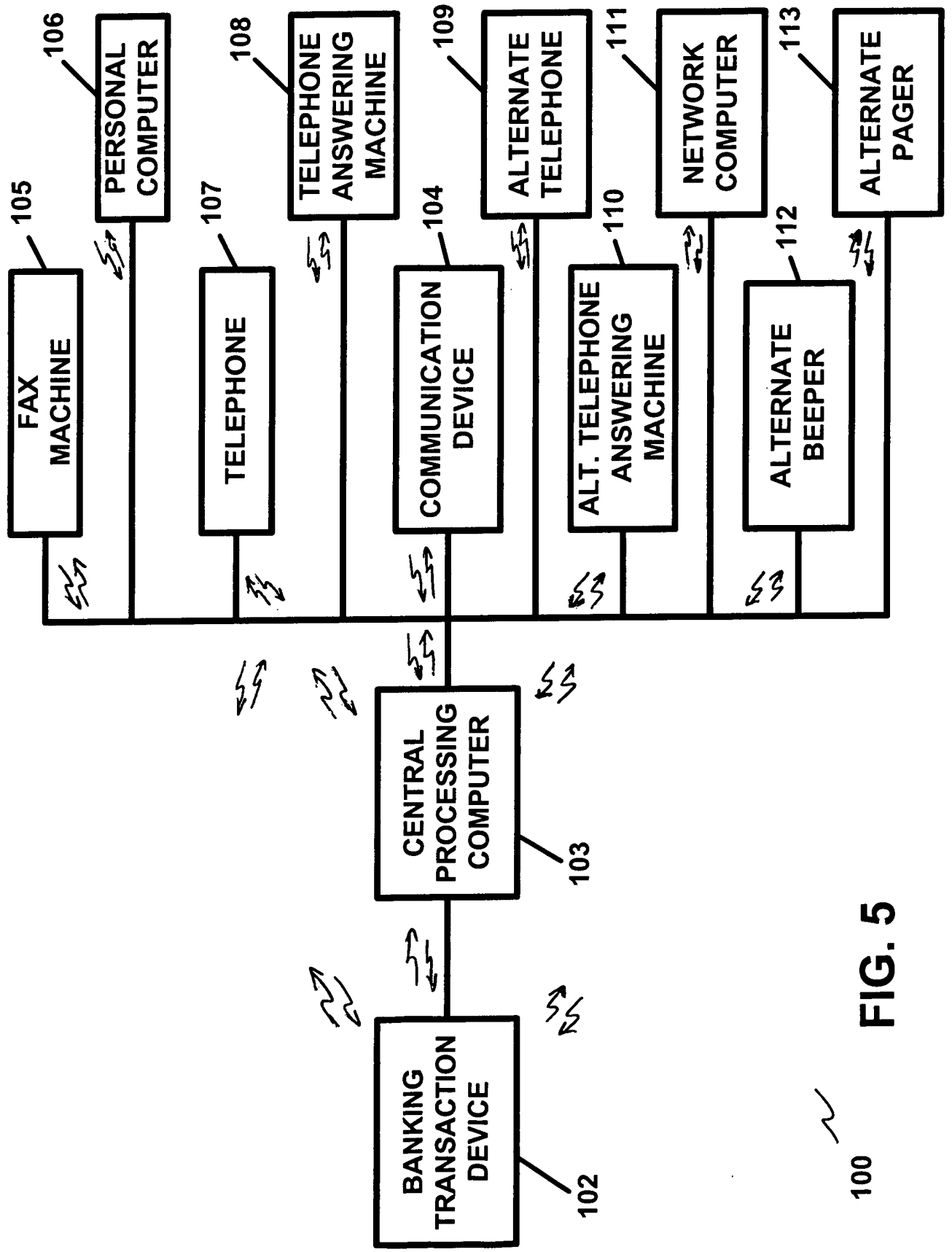


FIG. 5

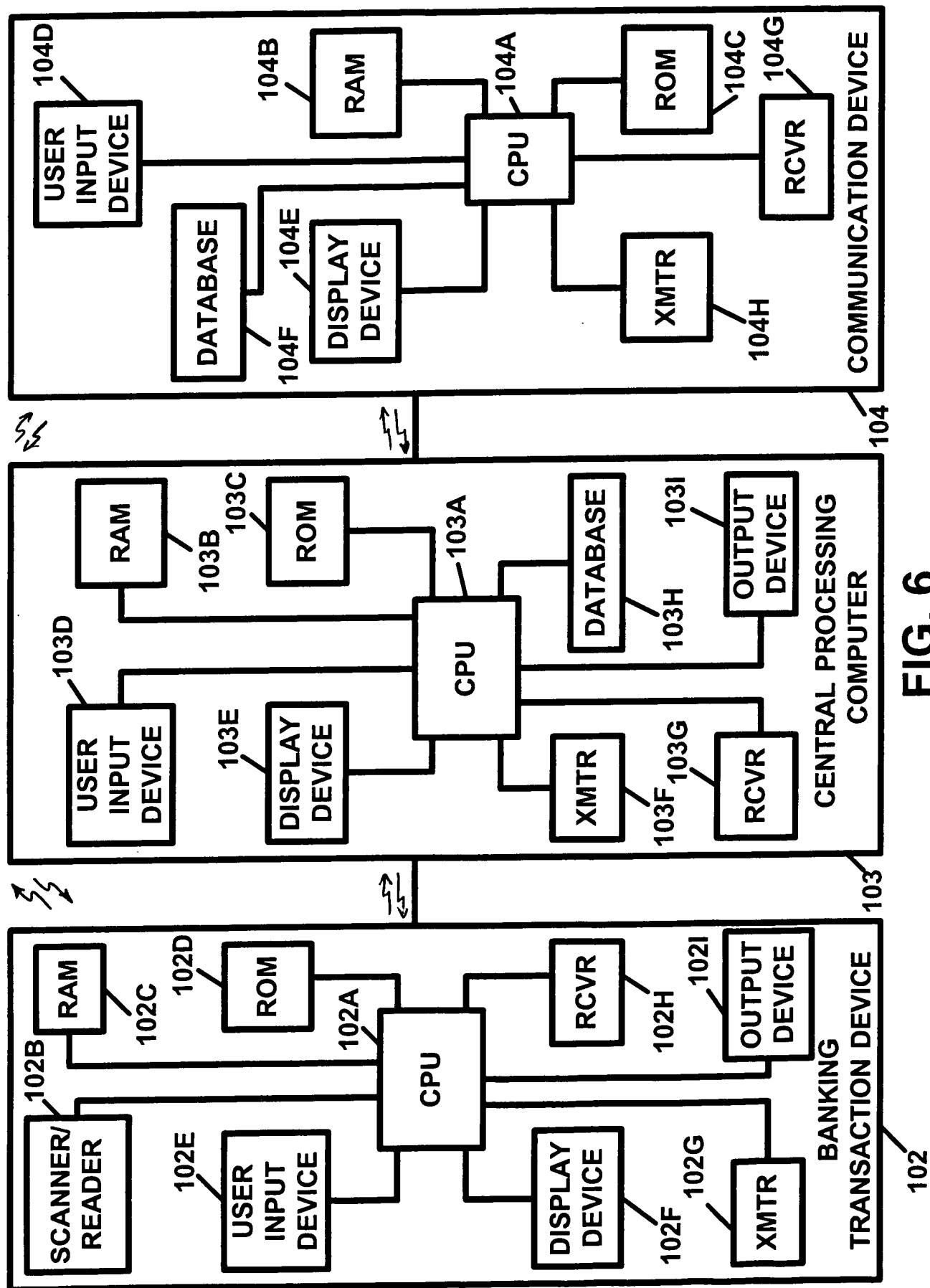


FIG. 6

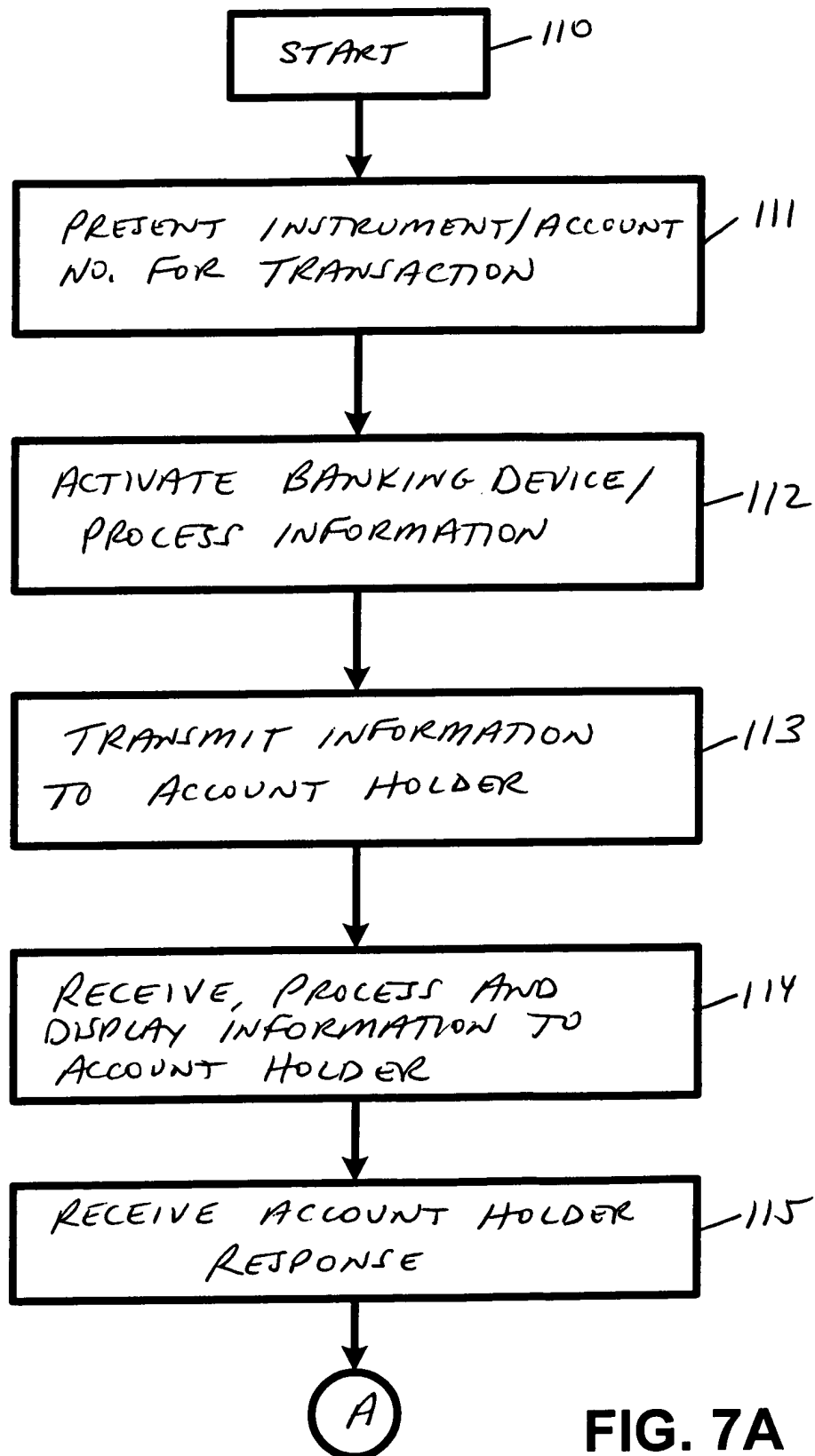
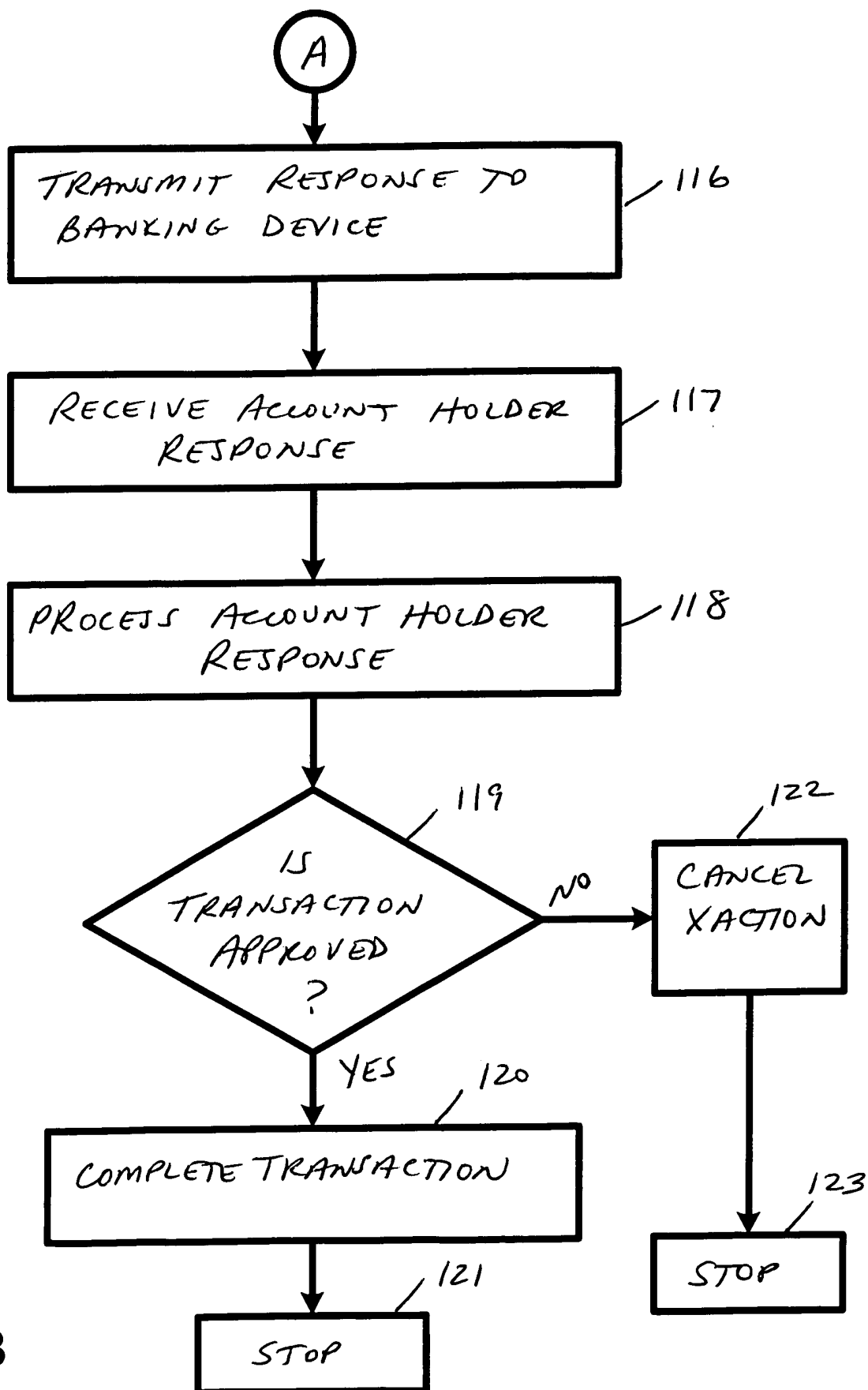


FIG. 7A



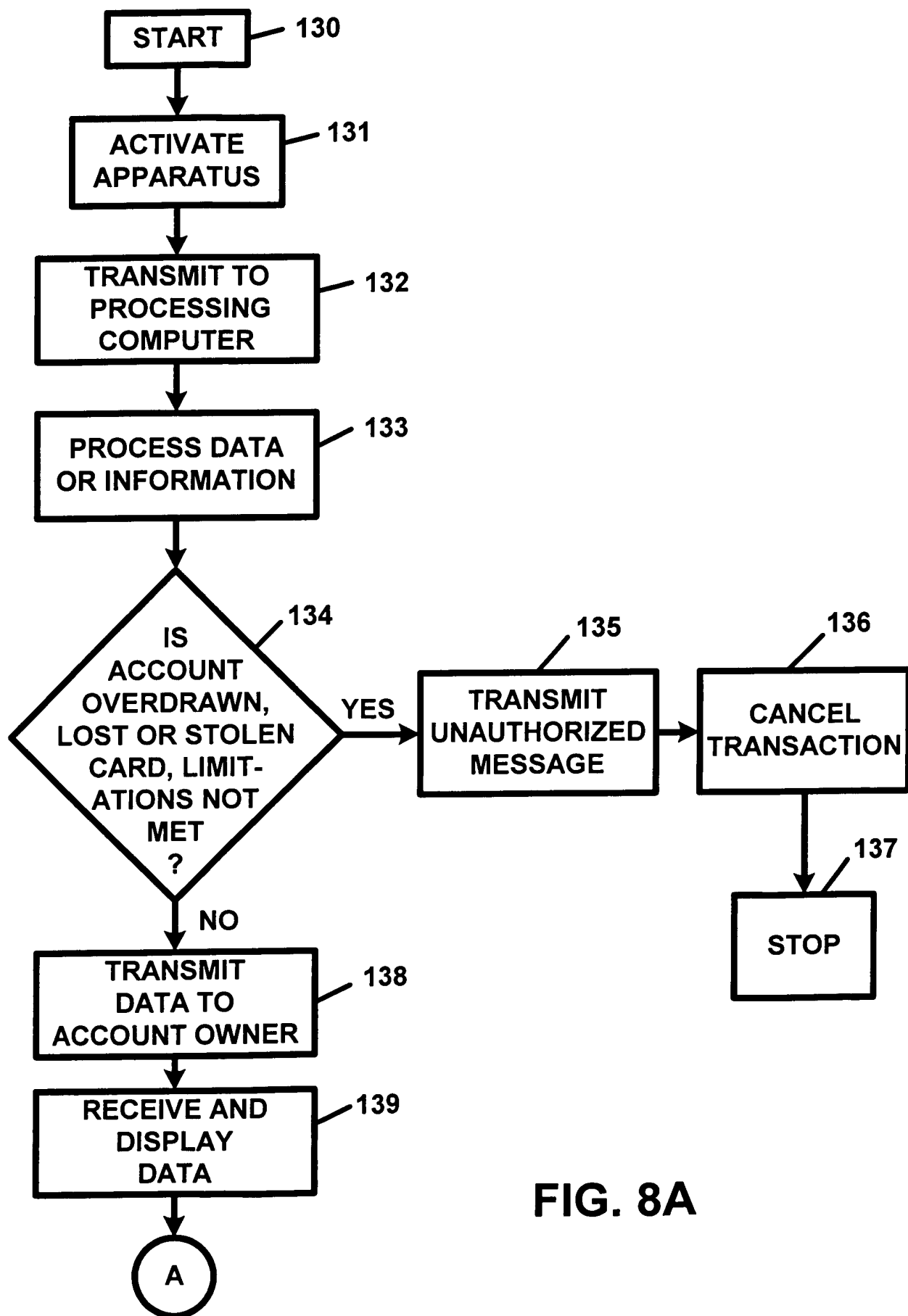


FIG. 8A

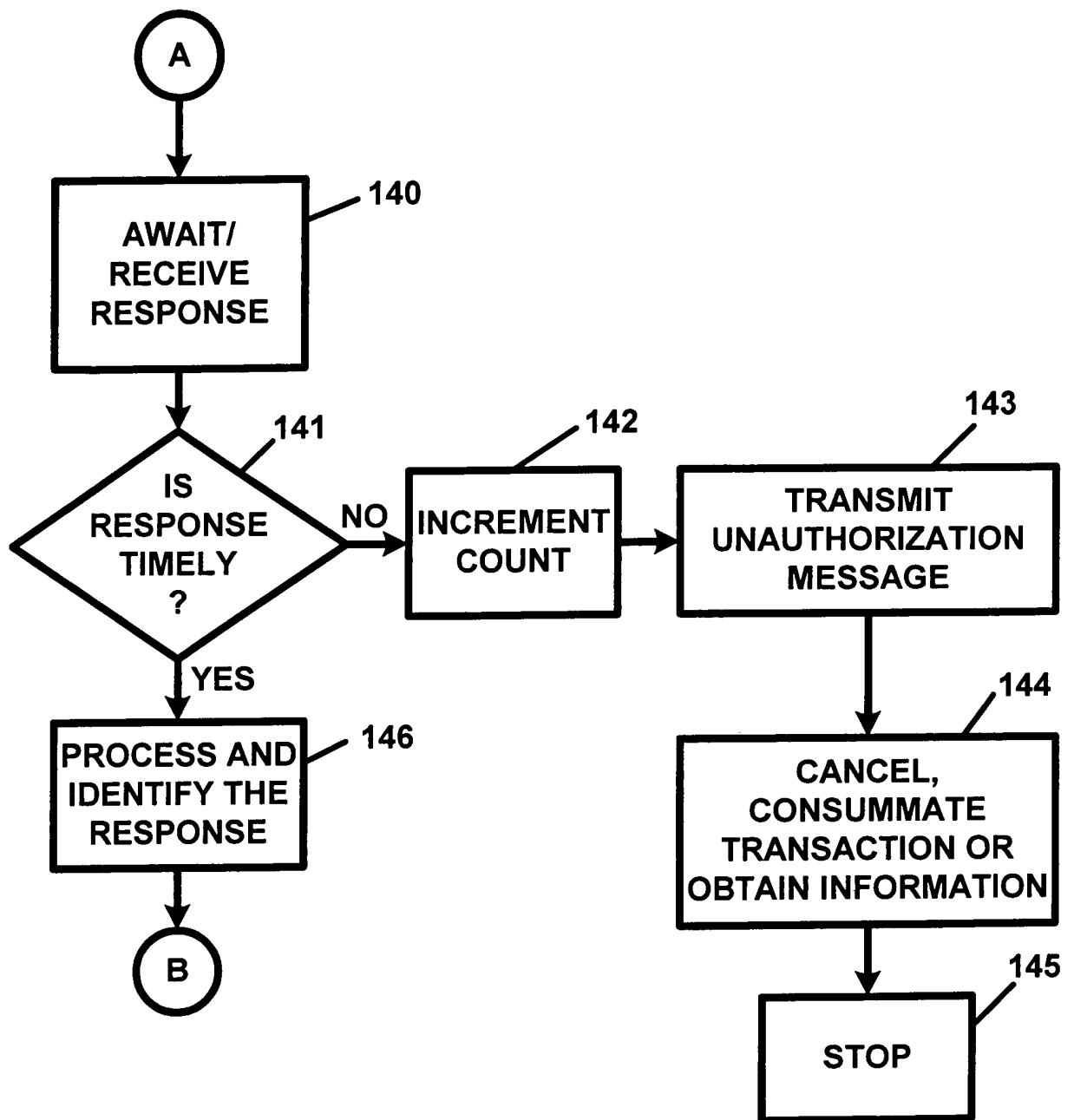


FIG. 8B

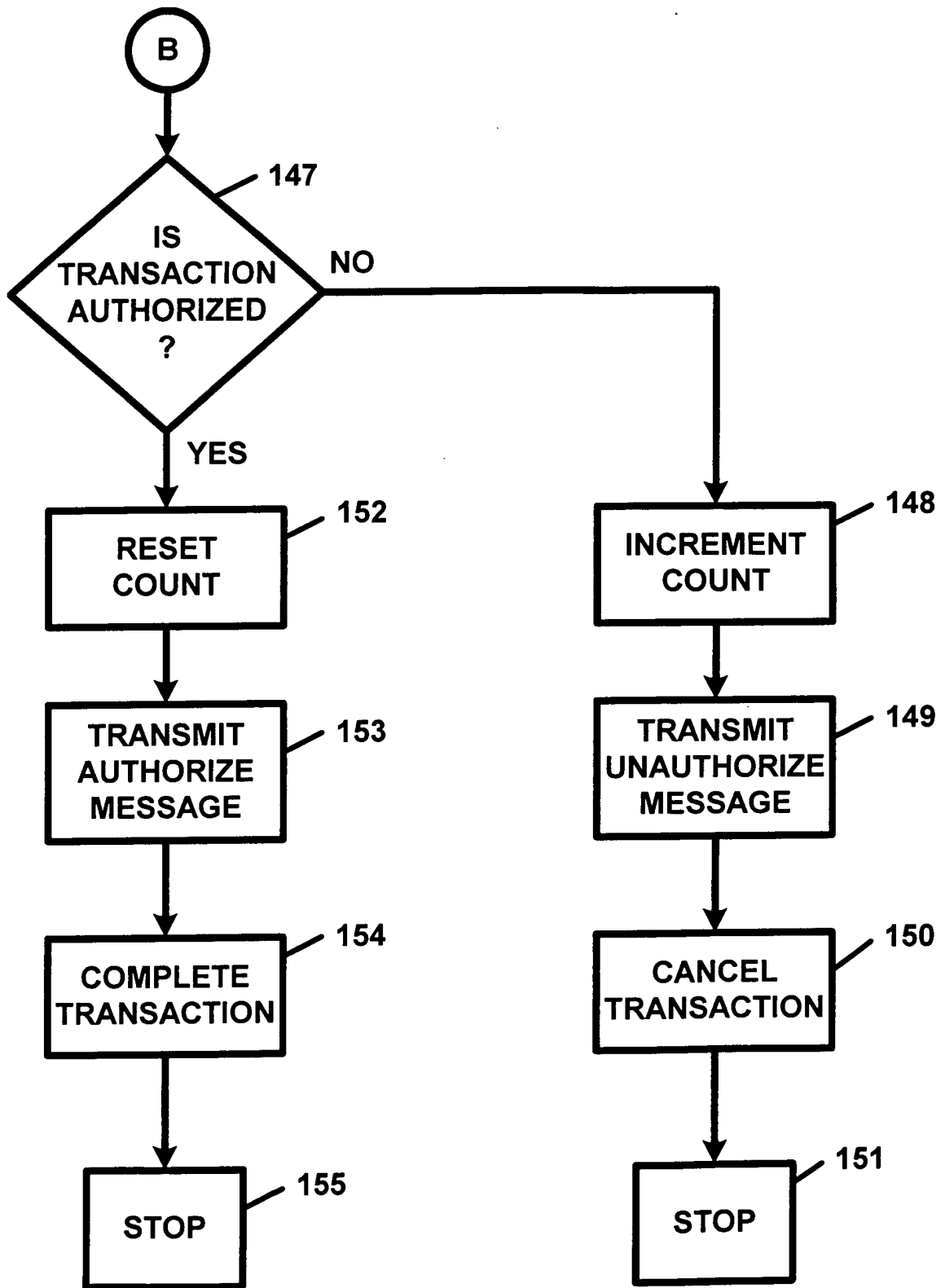


FIG. 8C

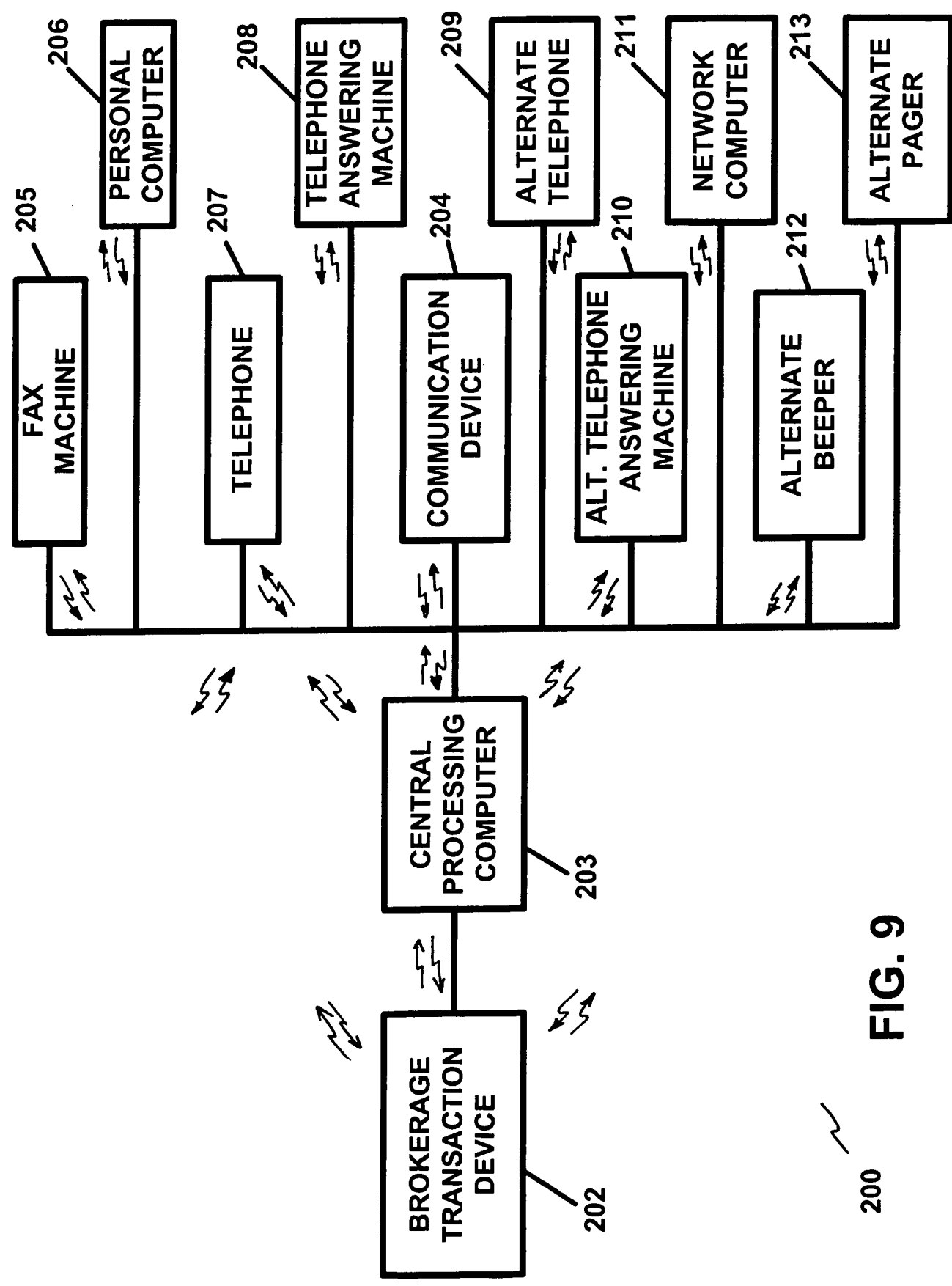


FIG. 9

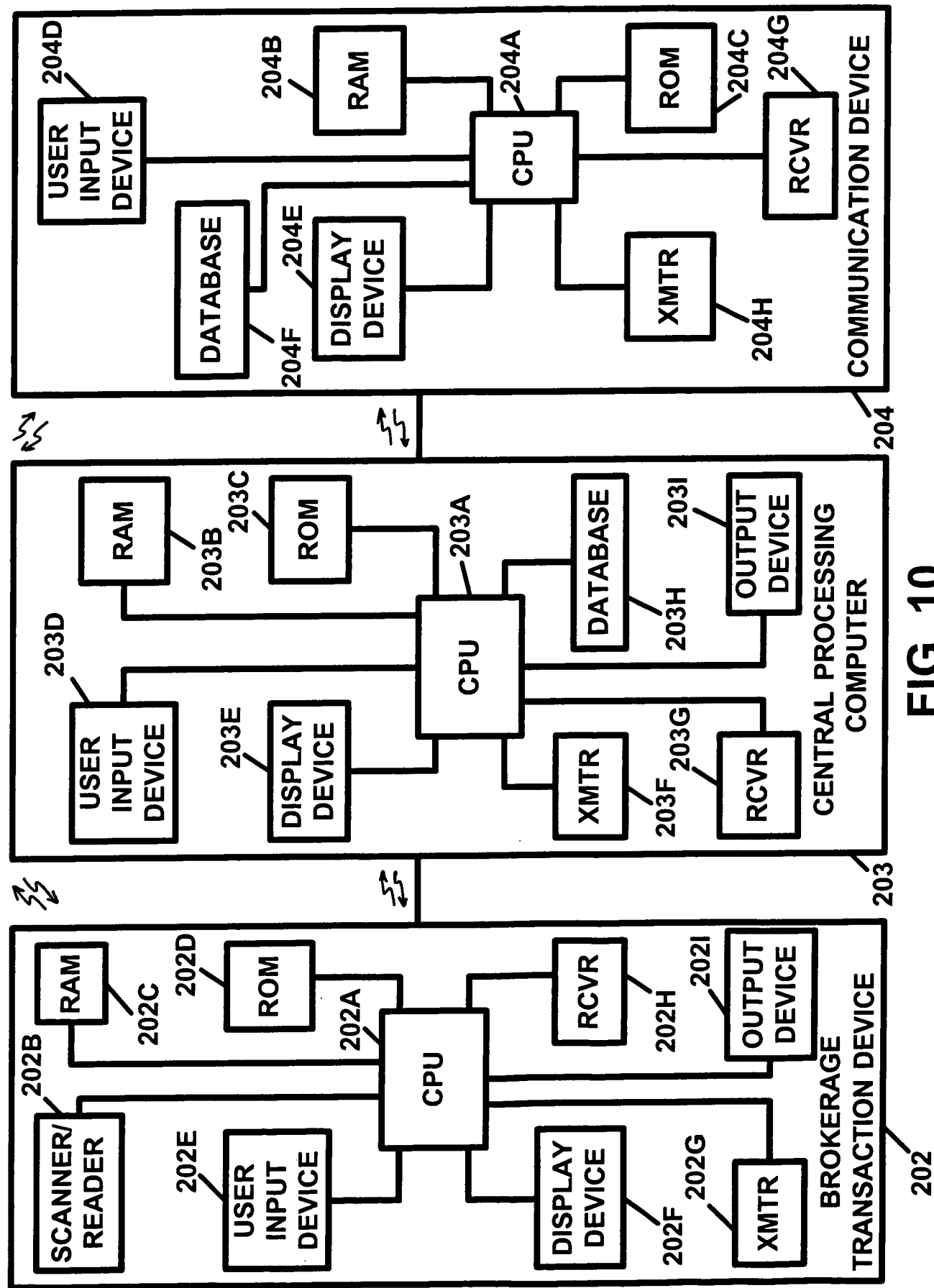


FIG. 10

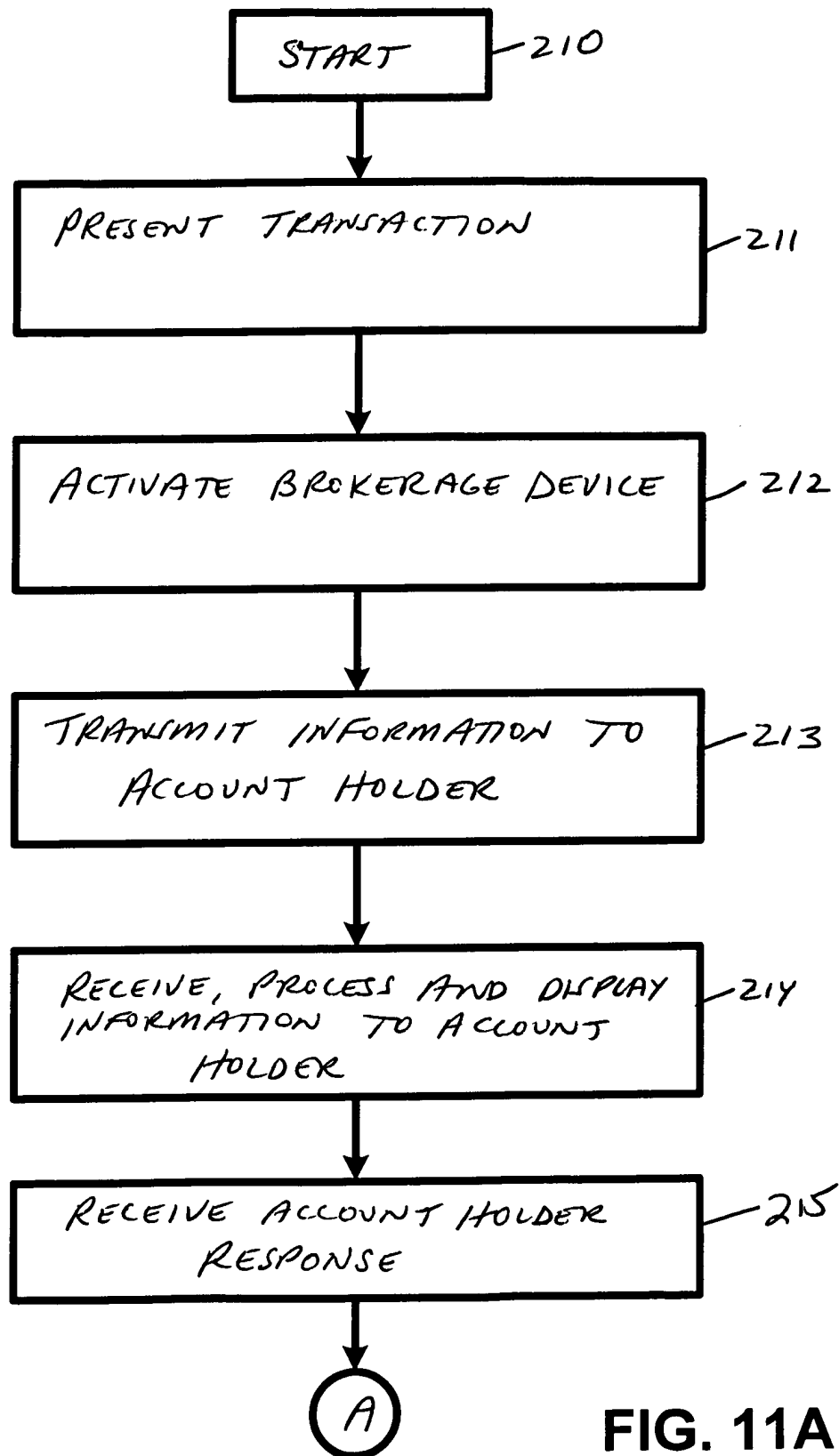


FIG. 11A

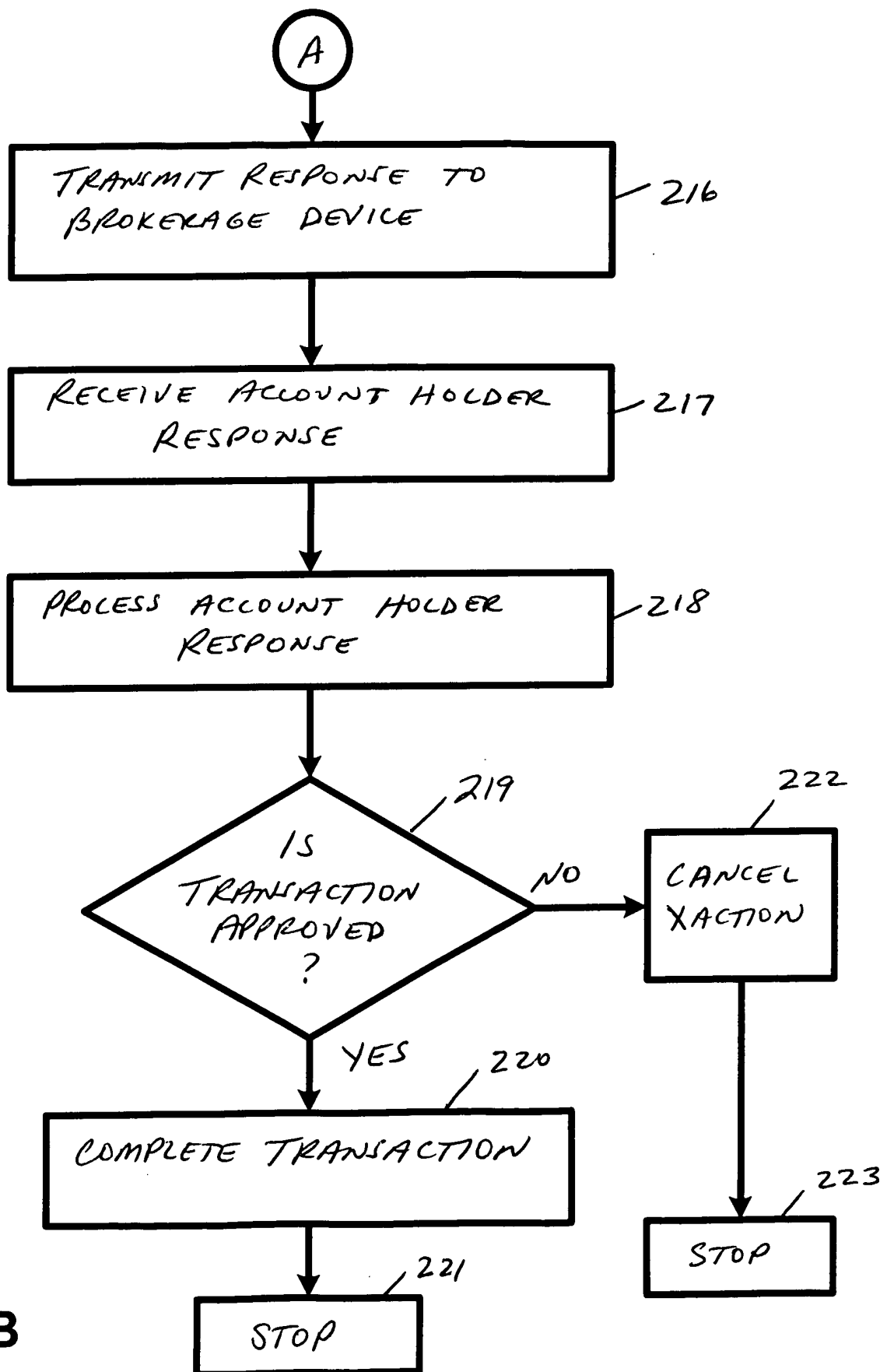


FIG. 11B

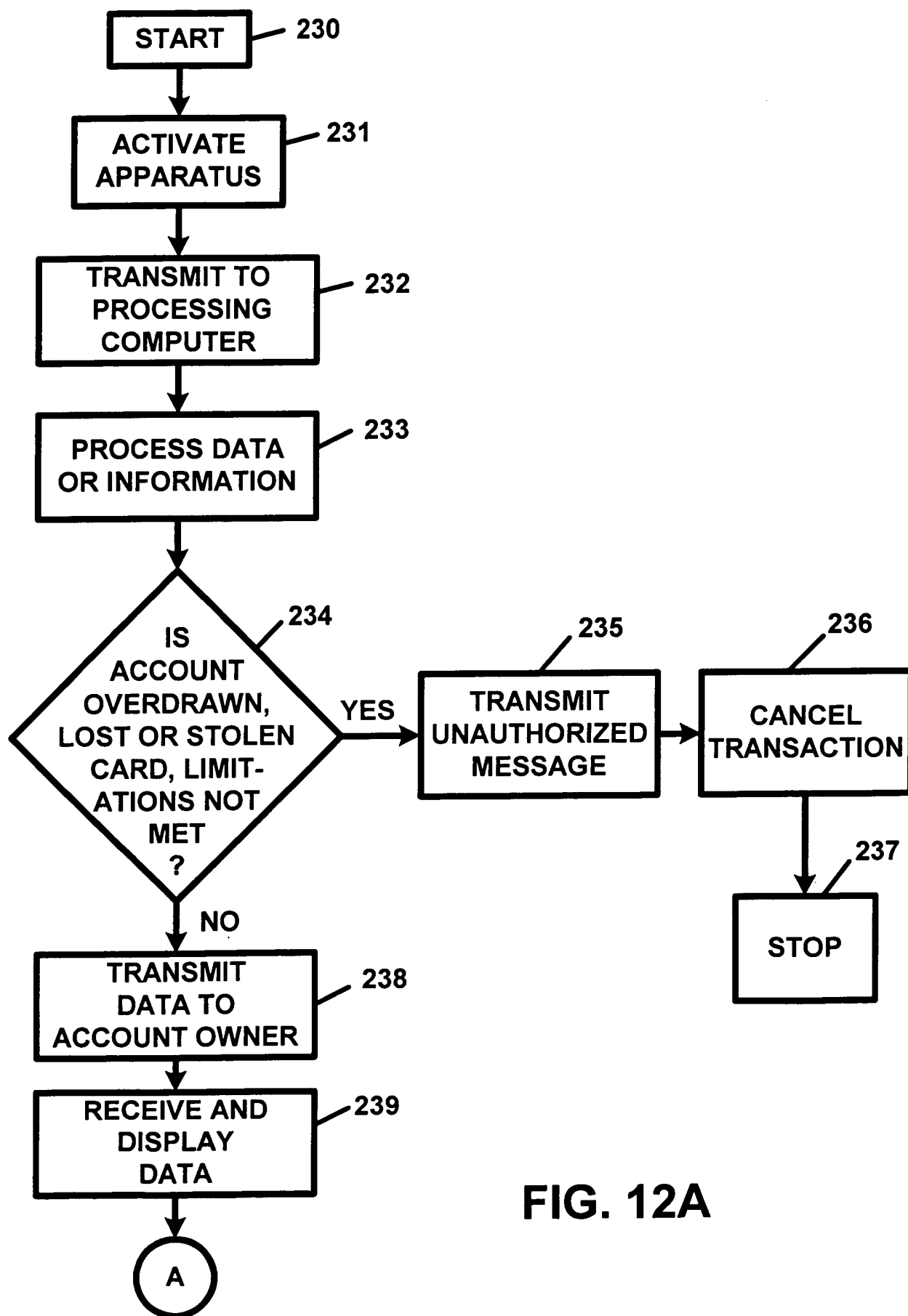


FIG. 12A

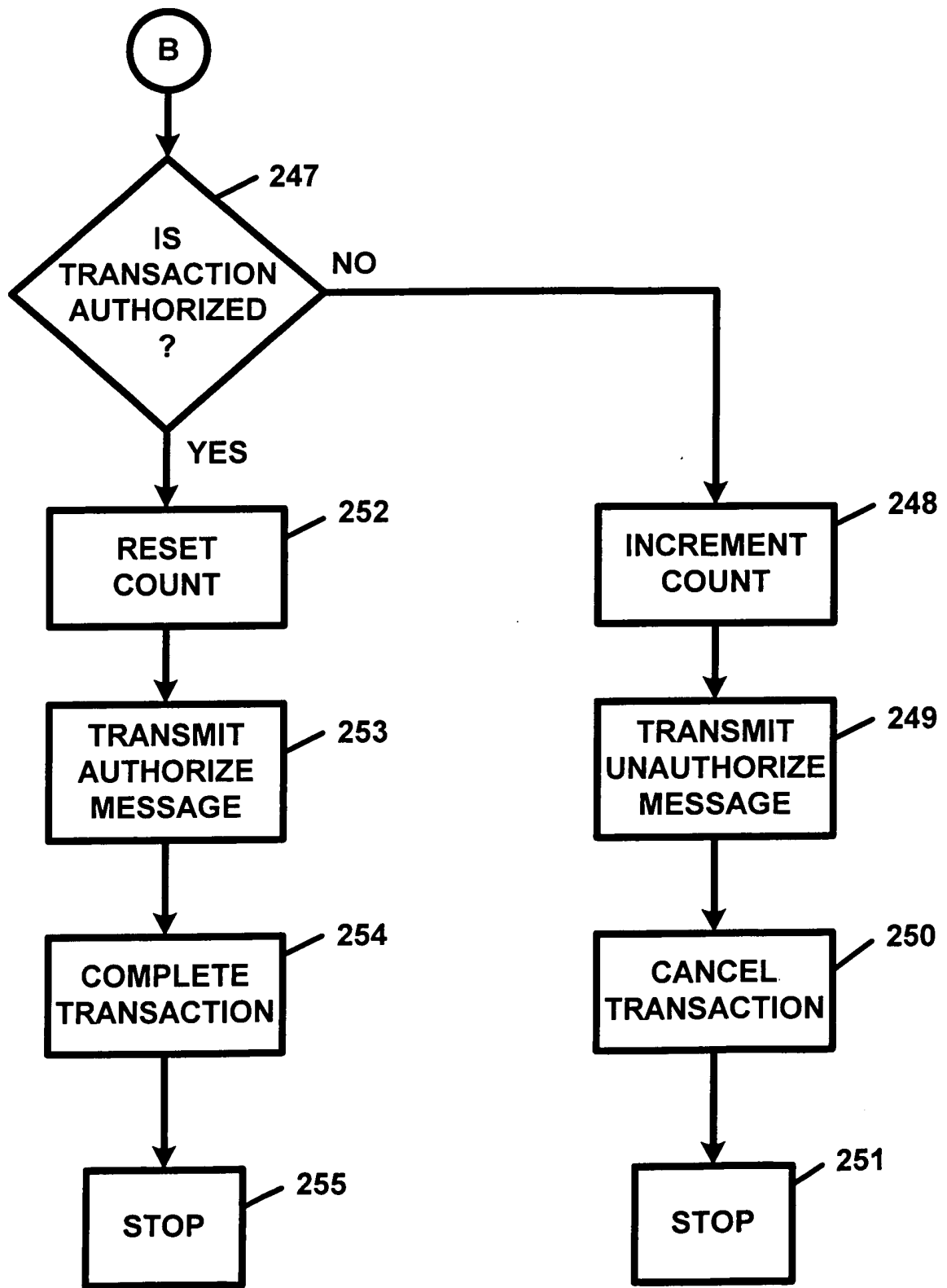


FIG. 12C

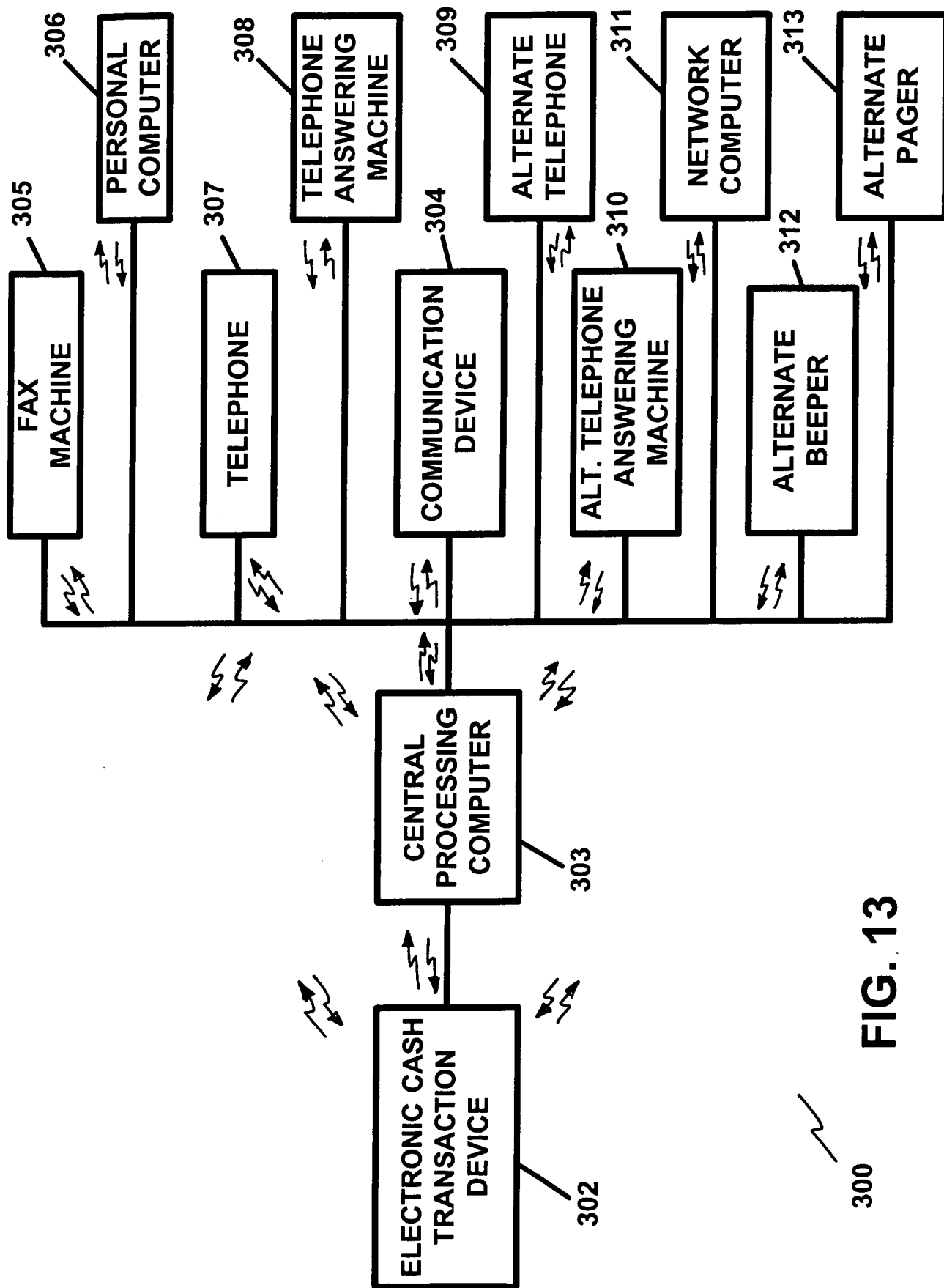


FIG. 13

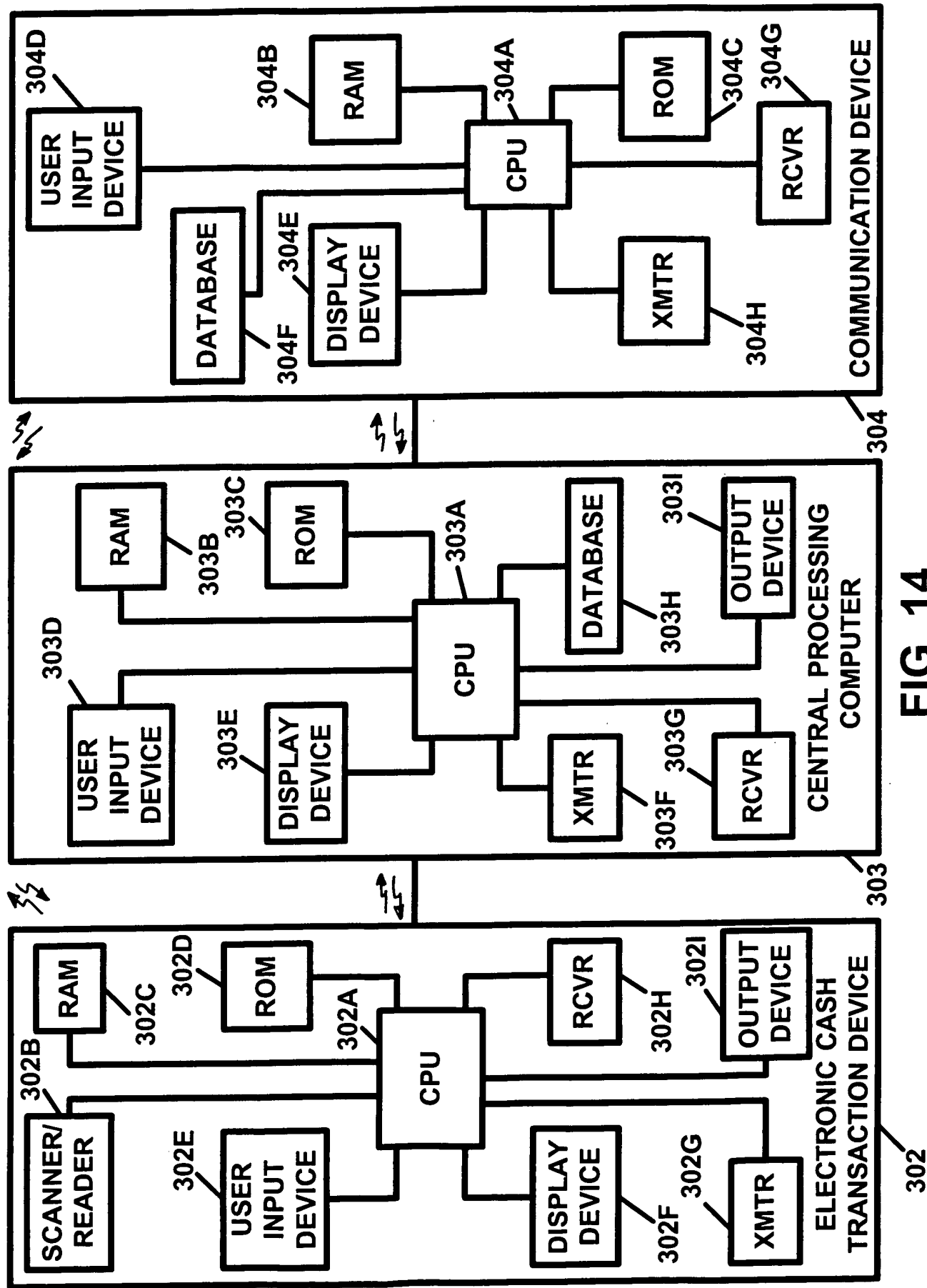


FIG. 14

THE

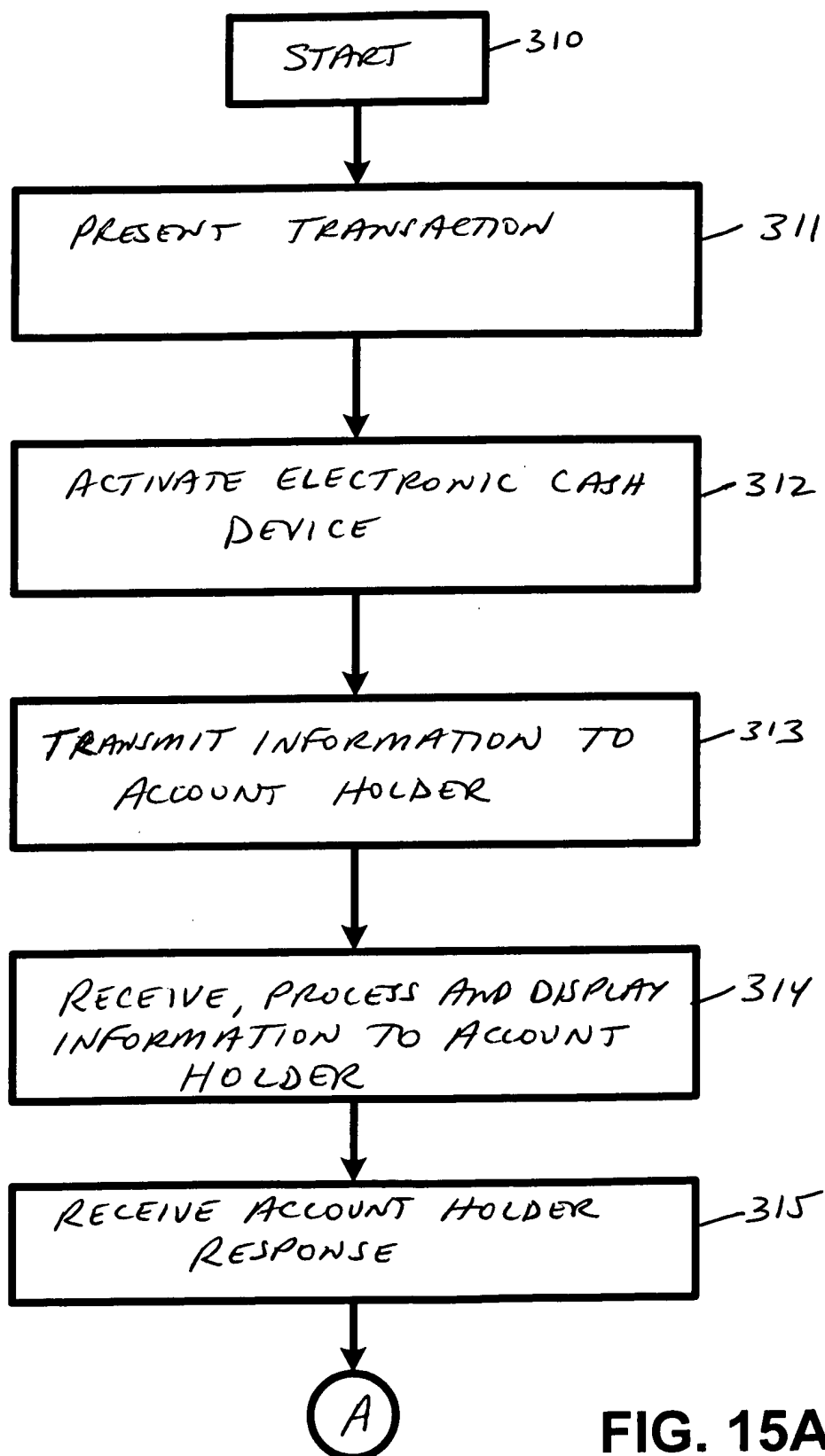


FIG. 15A

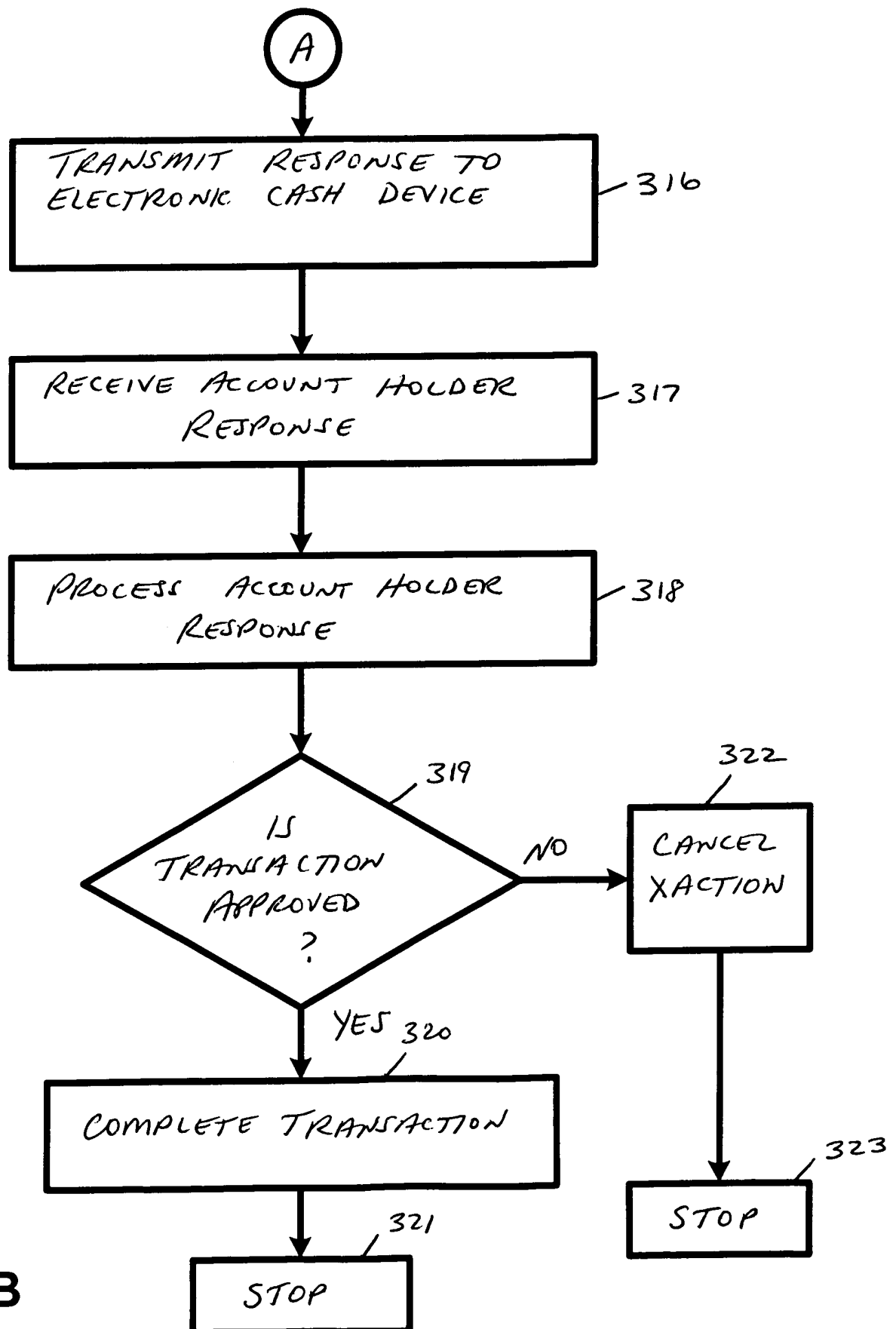


FIG. 15B

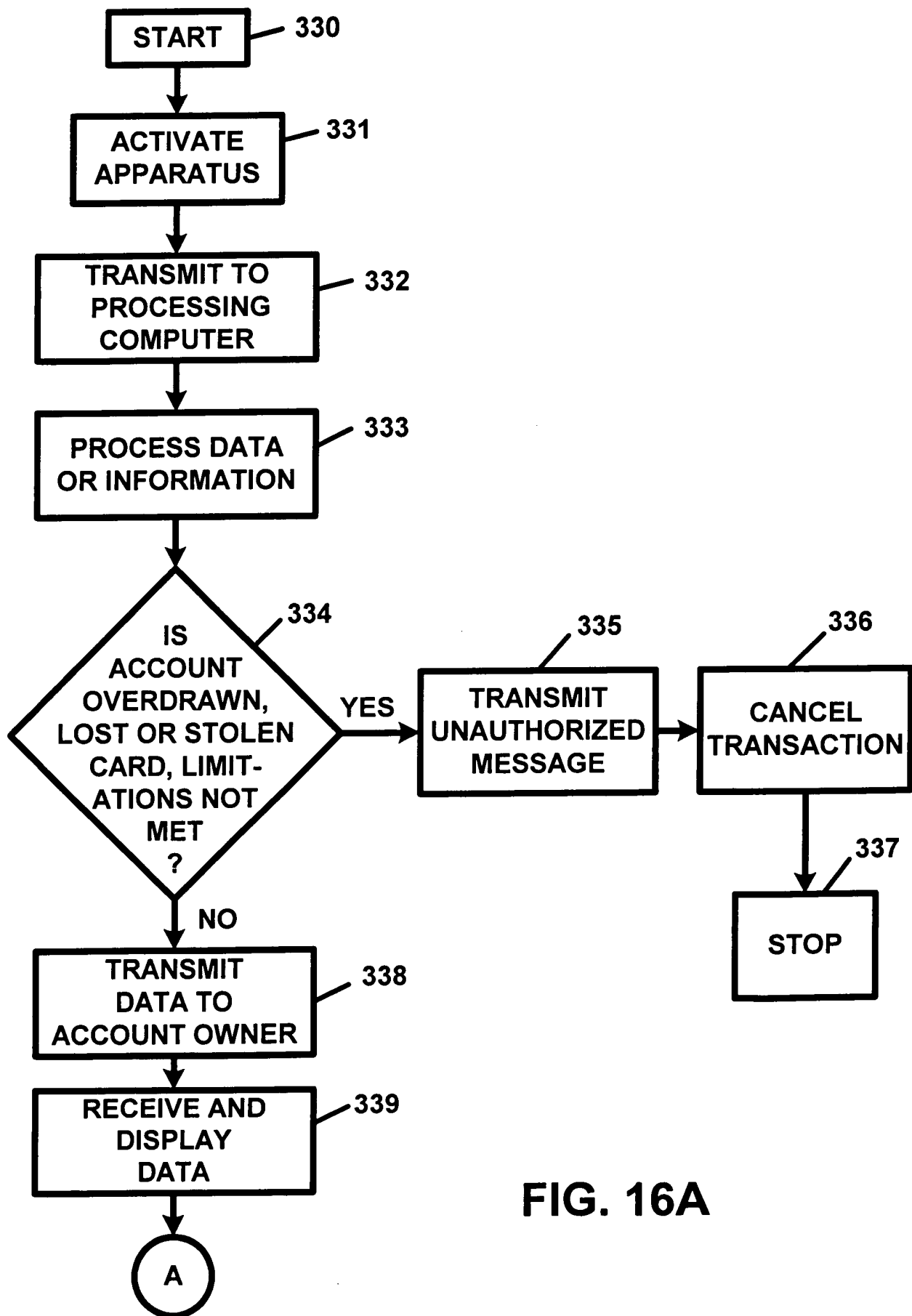


FIG. 16A

```

graph TD
    A((A)) --> 340[AWAIT/  
RECEIVE  
RESPONSE]
    340 --> 341{IS  
RESPONSE  
TIMELY  
?}
    341 -- YES --> 346[PROCESS AND  
IDENTIFY THE  
RESPONSE]
    346 --> B((B))
    341 -- NO --> 342[INCREMENT  
COUNT]
    342 --> 343[TRANSMIT  
UNAUTHORIZATION  
MESSAGE]
    343 --> 344[CANCEL,  
CONSUMMATE  
TRANSACTION OR  
OBTAIN INFORMATION]
    344 --> 345[STOP]

```

FIG. 16B

```

graph TD
    B((B)) --> D{IS TRANSACTION AUTHORIZED ?}
    D -- YES --> R[RESET COUNT]
    R --> T1[TRANSMIT AUTHORIZE MESSAGE]
    T1 --> C1[COMPLETE TRANSACTION]
    C1 --> S1[STOP]
    D -- NO --> I[INCREMENT COUNT]
    I --> T2[TRANSMIT UNAUTHORIZE MESSAGE]
    T2 --> C2[CANCEL TRANSACTION]
    C2 --> S2[STOP]

```

FIG. 16C

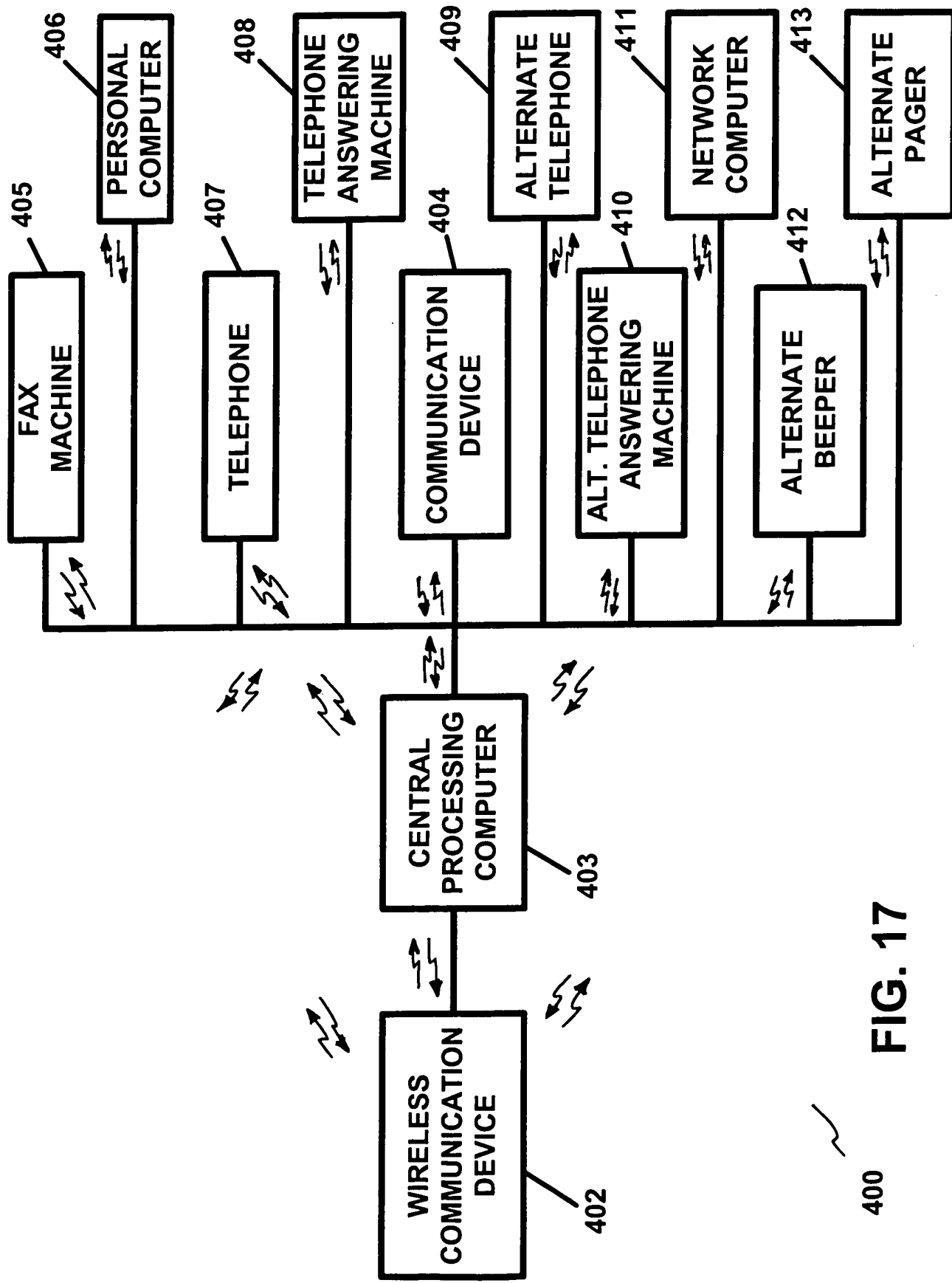


FIG. 17

400

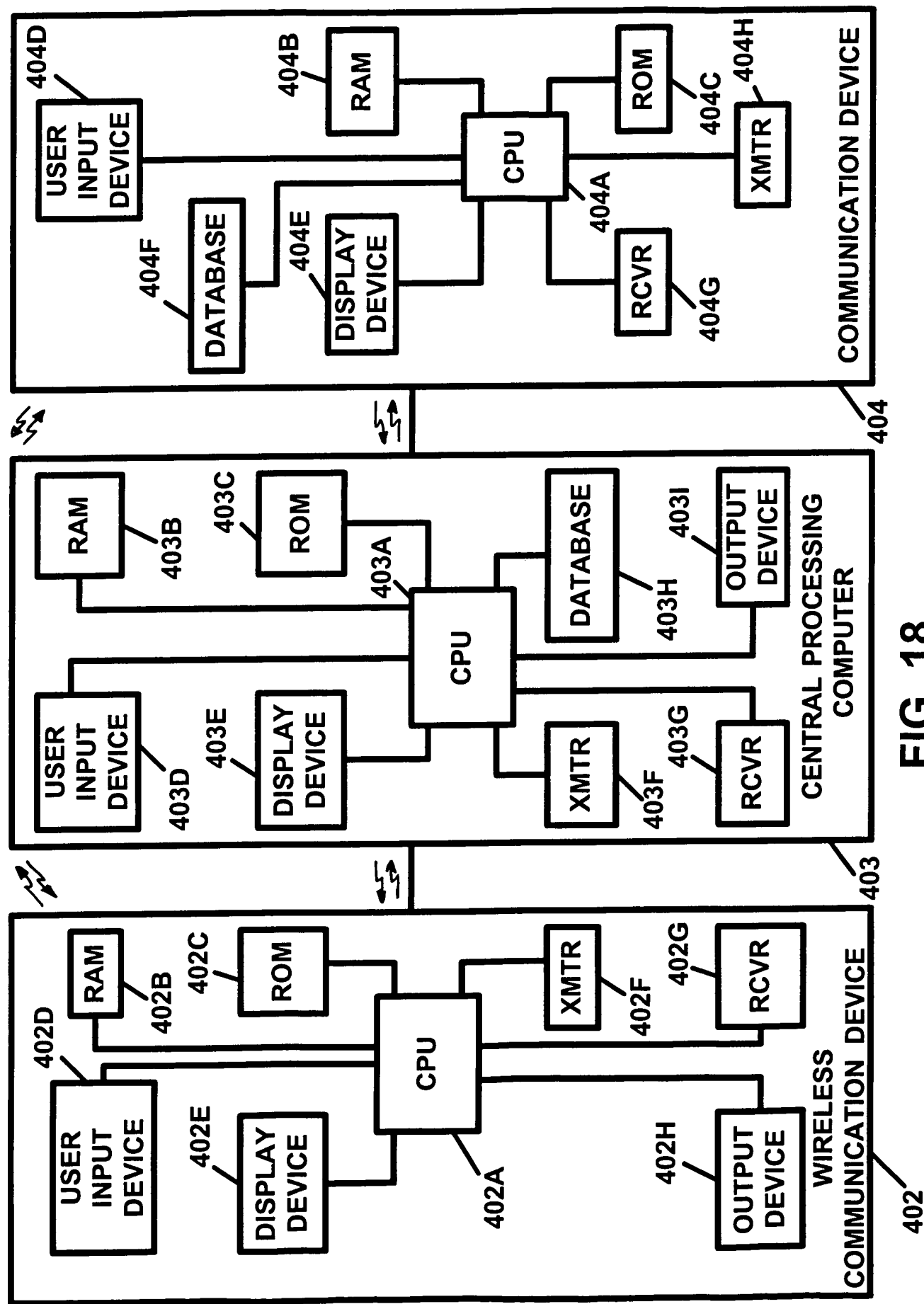
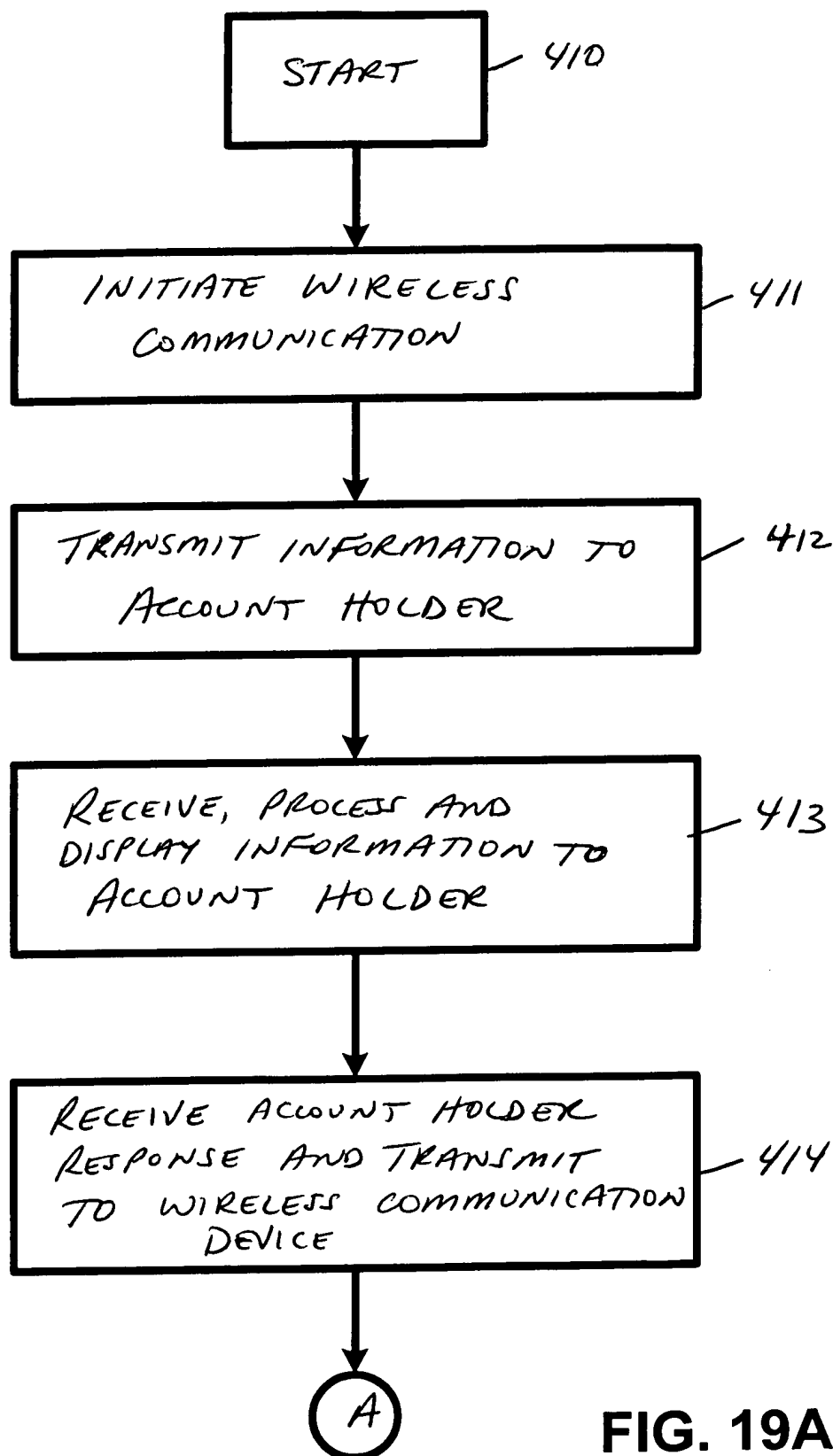


FIG. 18



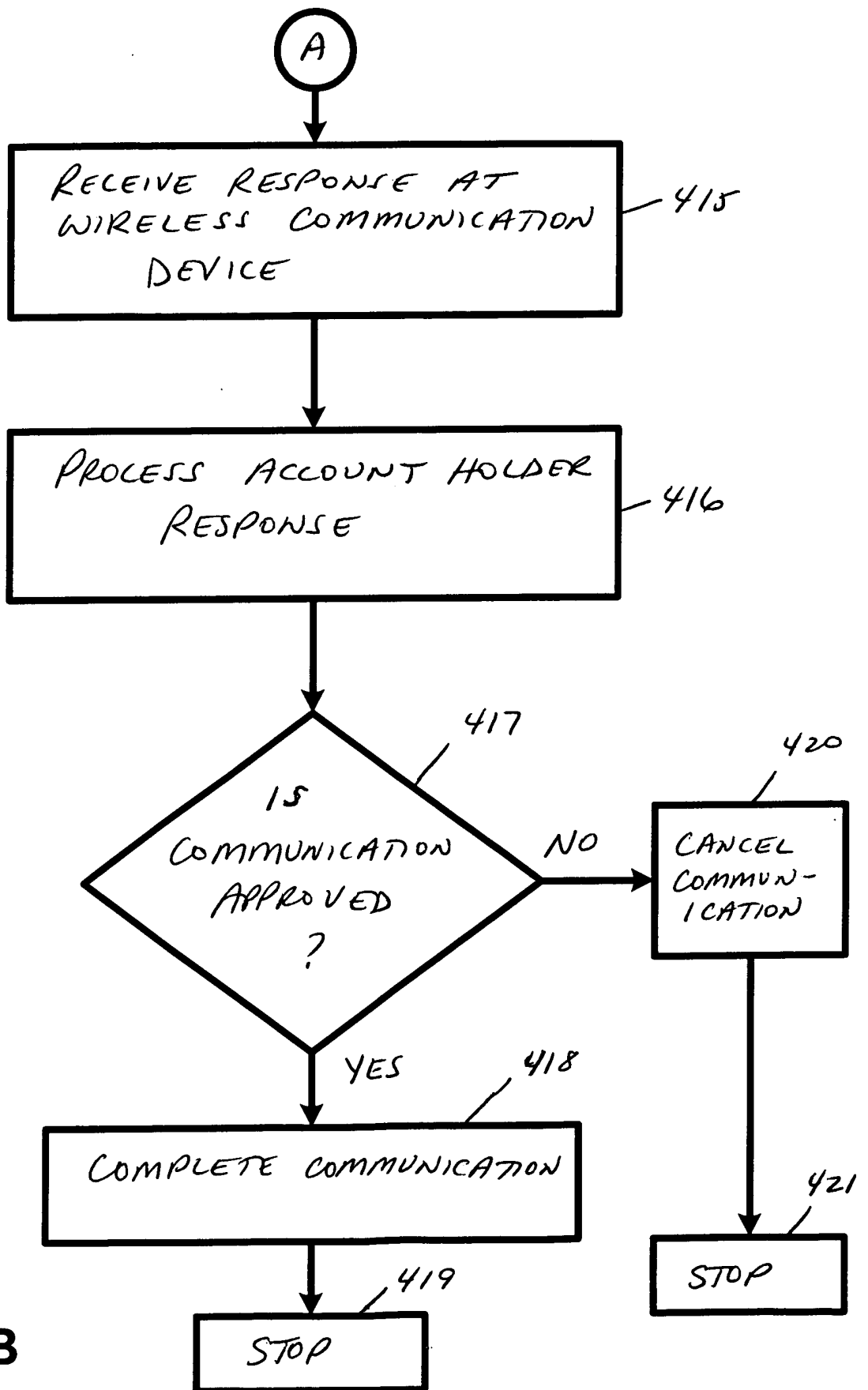


FIG. 19B

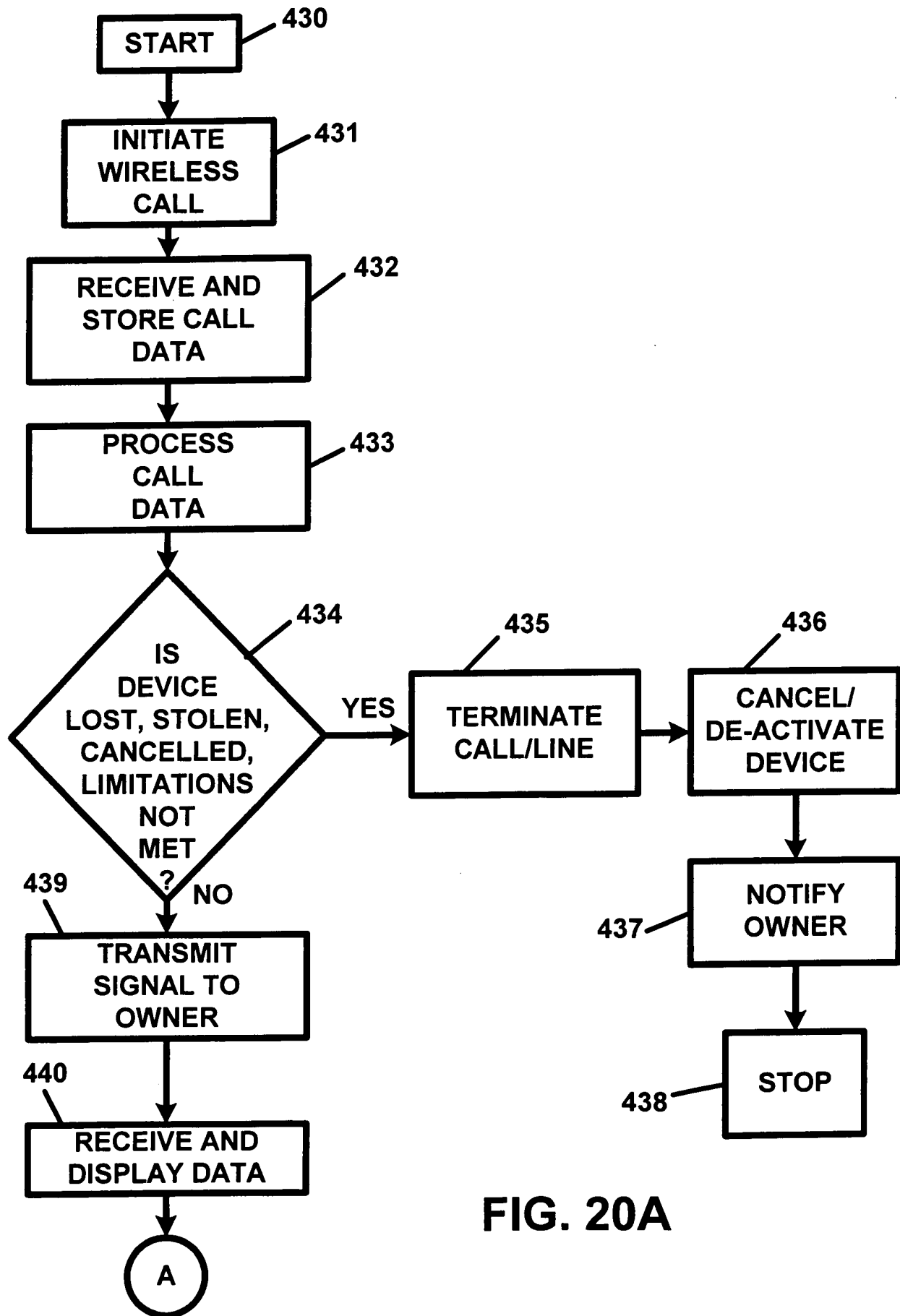


FIG. 20A

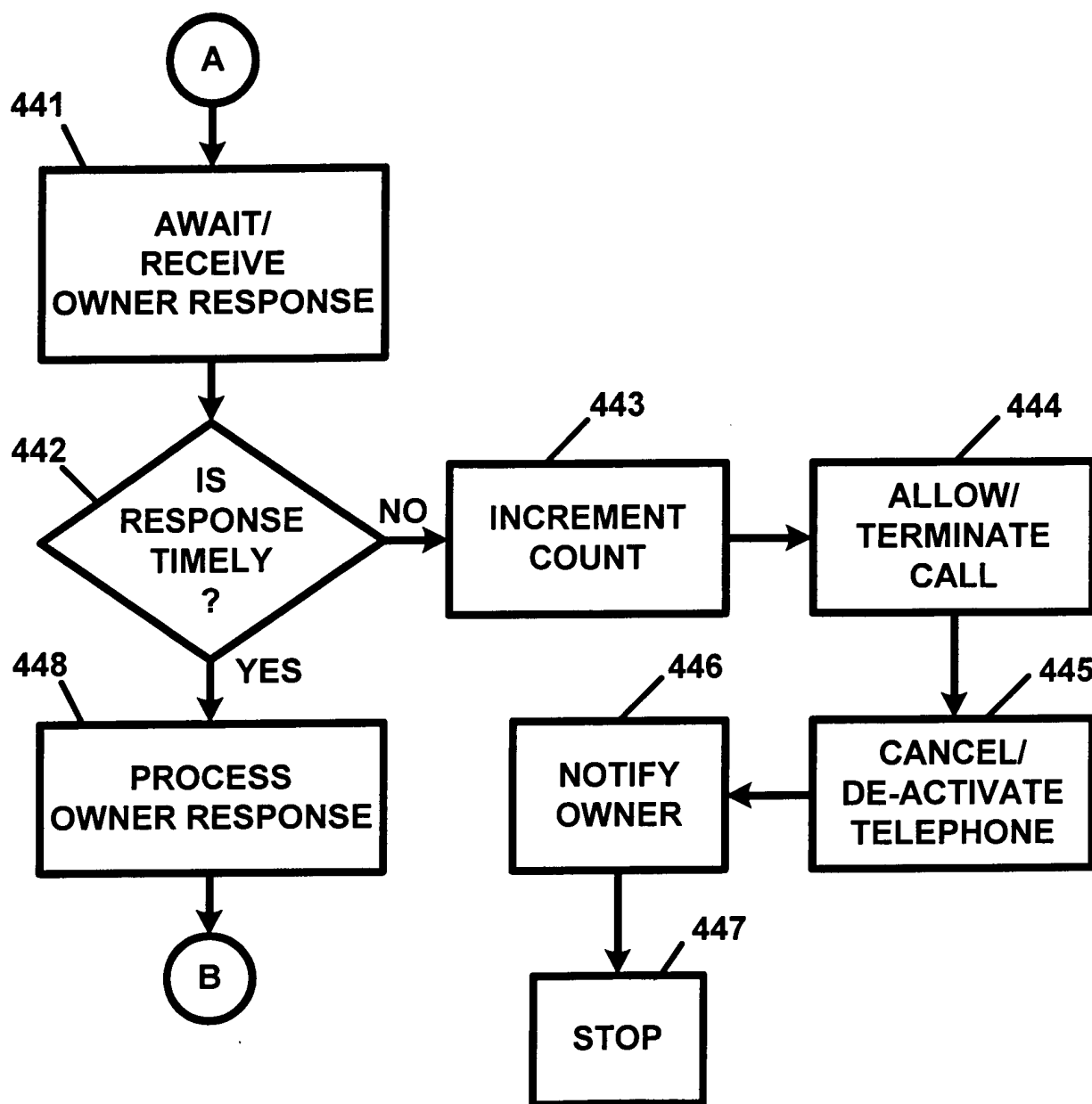


FIG. 20B

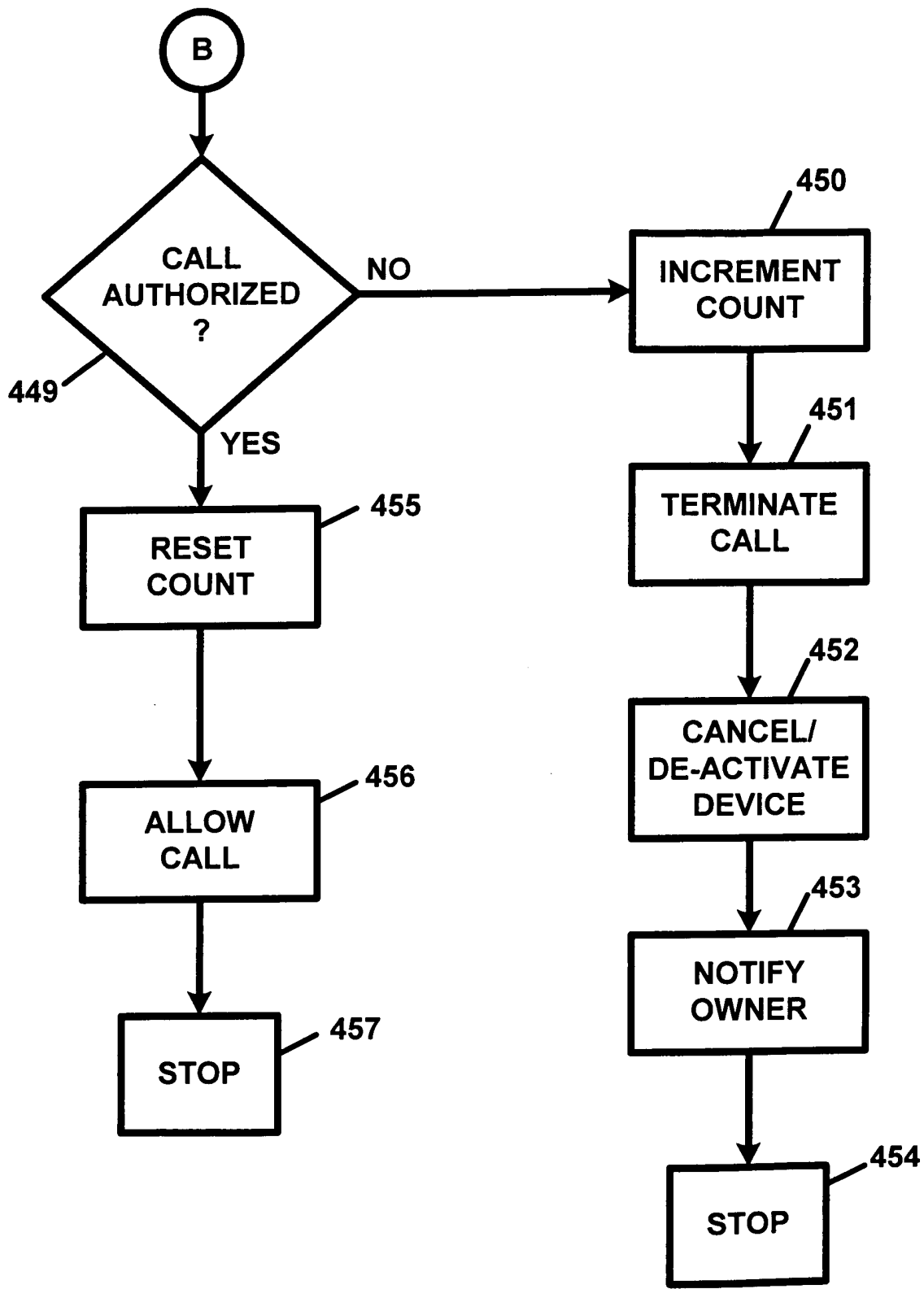


FIG. 20C

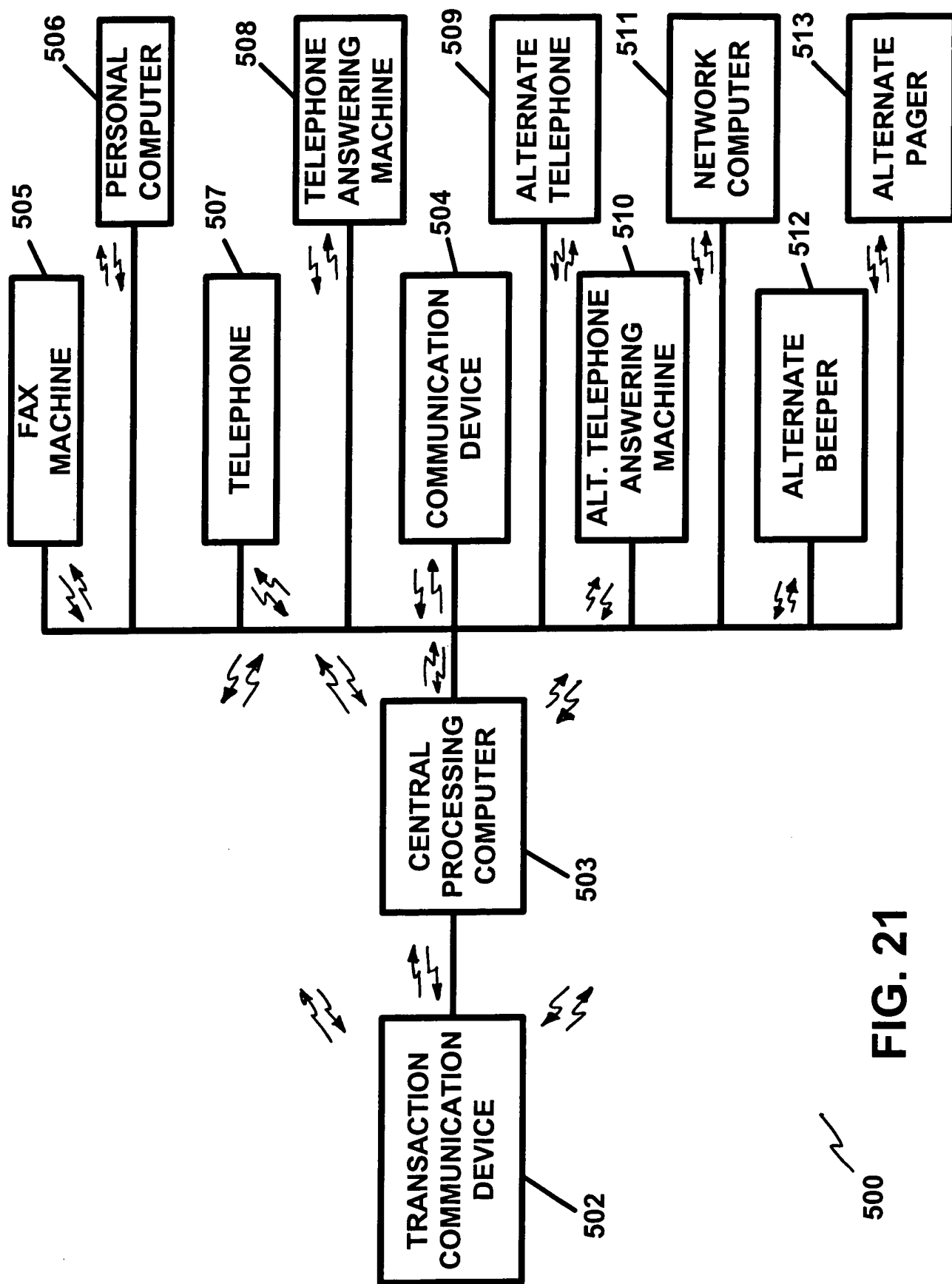


FIG. 21

FIG. 22 is a block diagram of a system architecture.

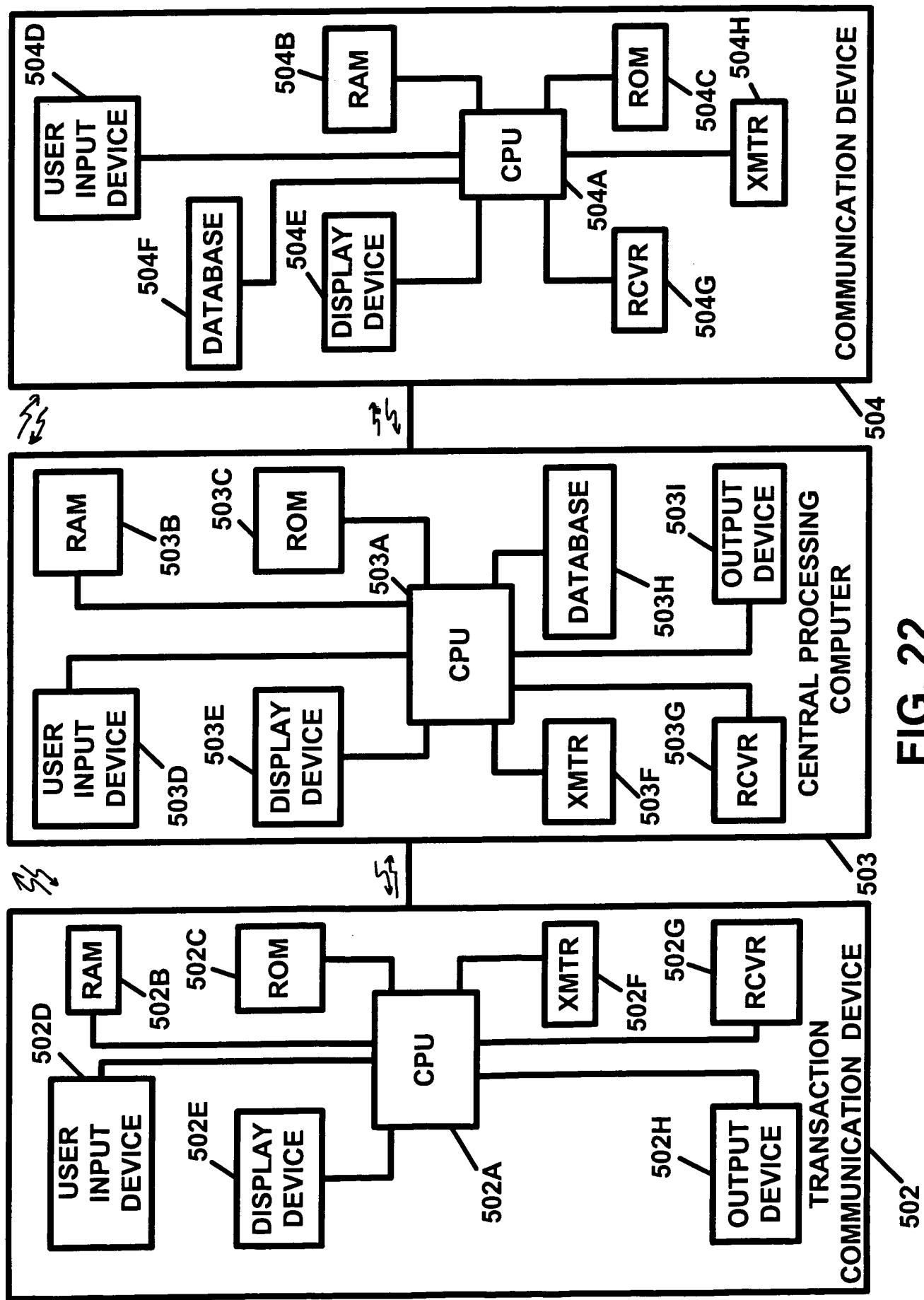


FIG. 22

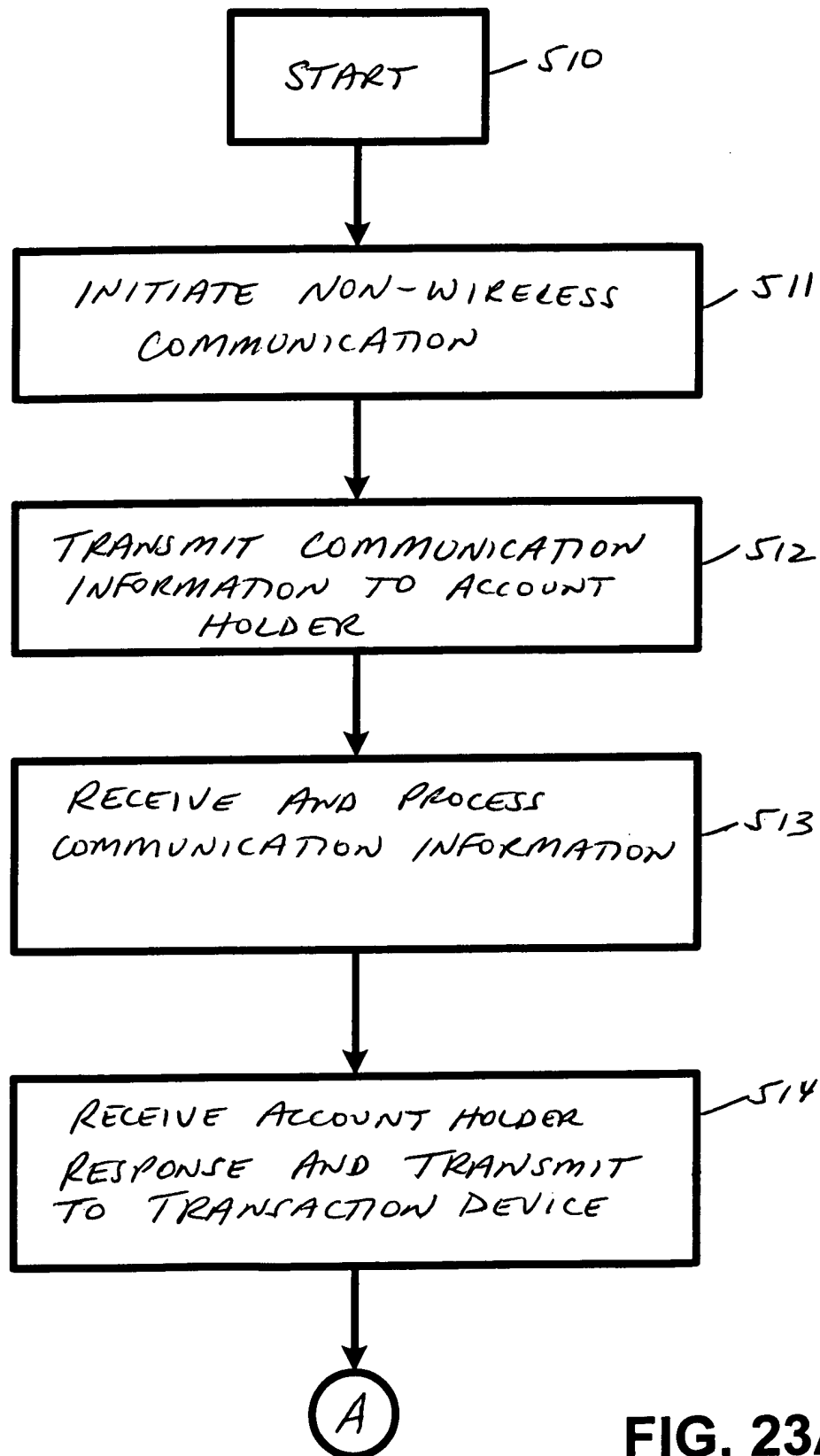


FIG. 23A

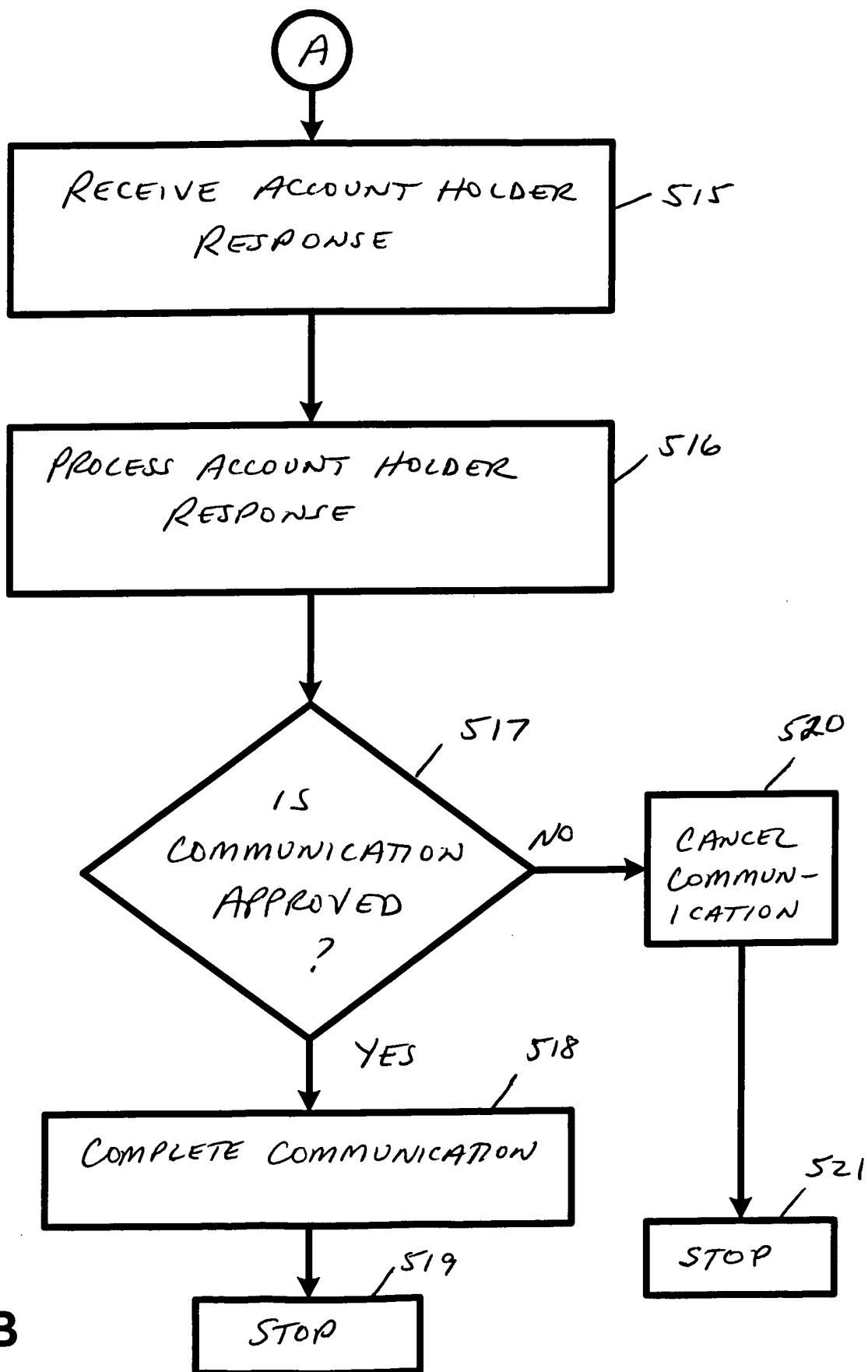


FIG. 23B

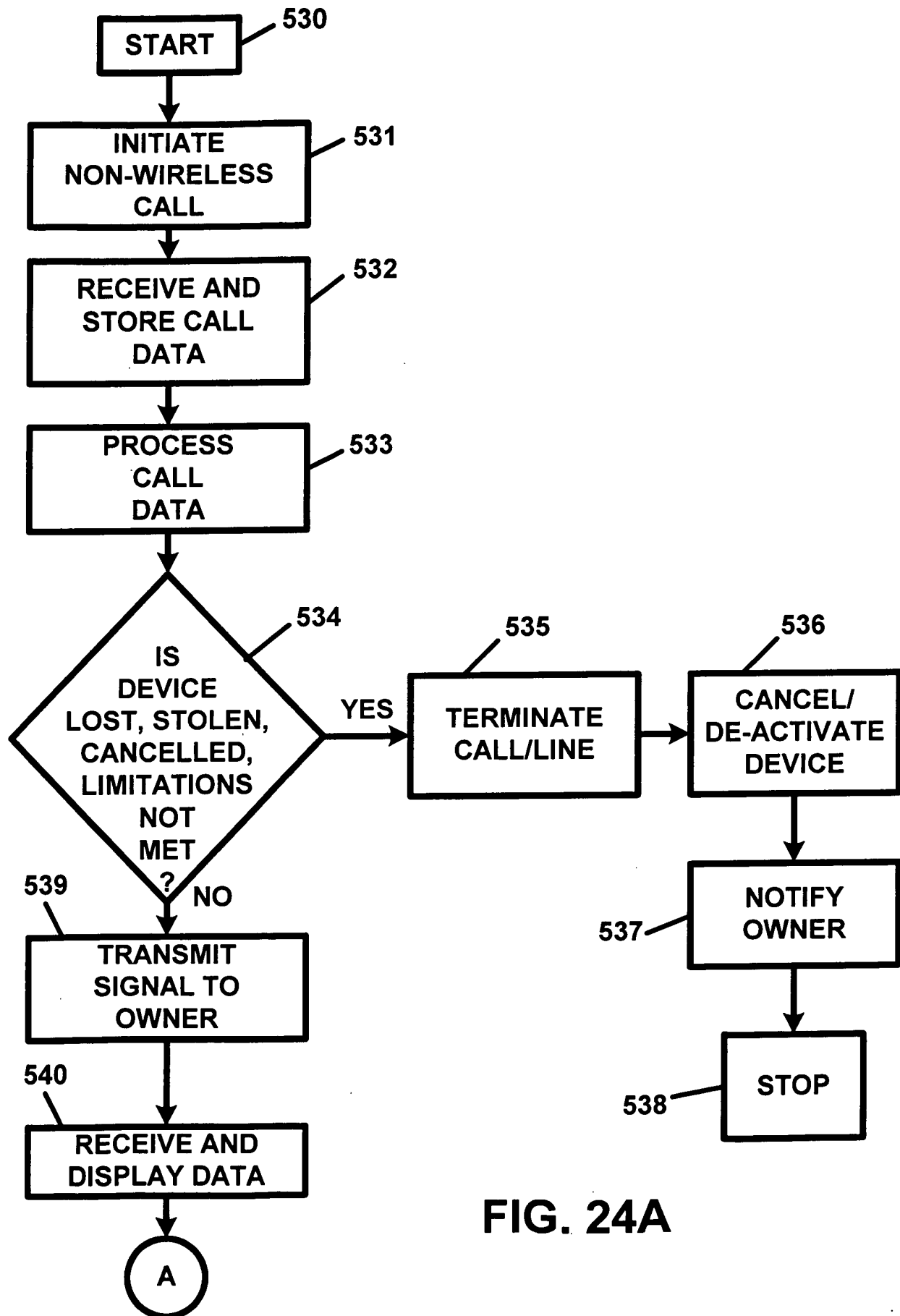


FIG. 24A

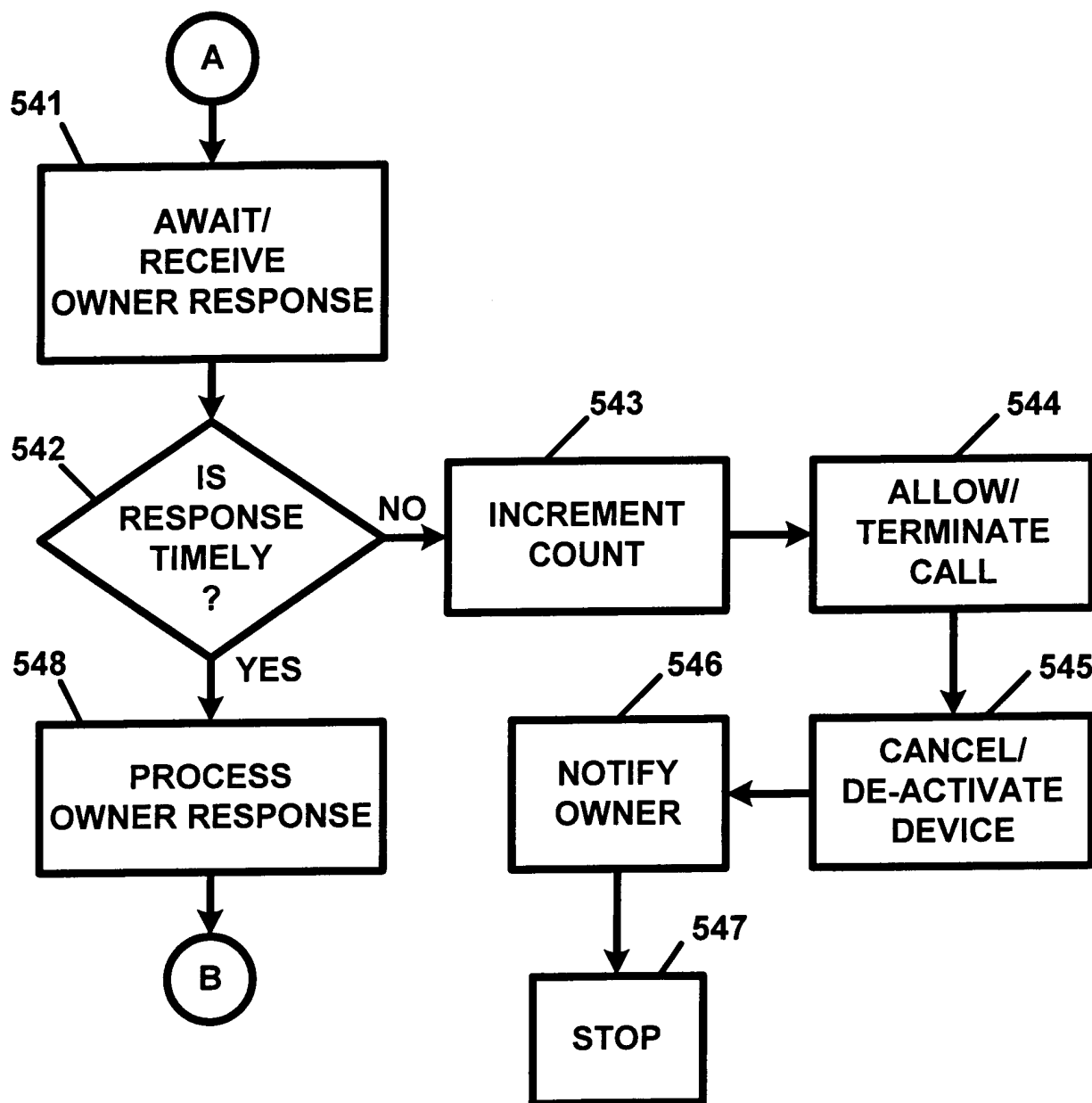


FIG. 24B

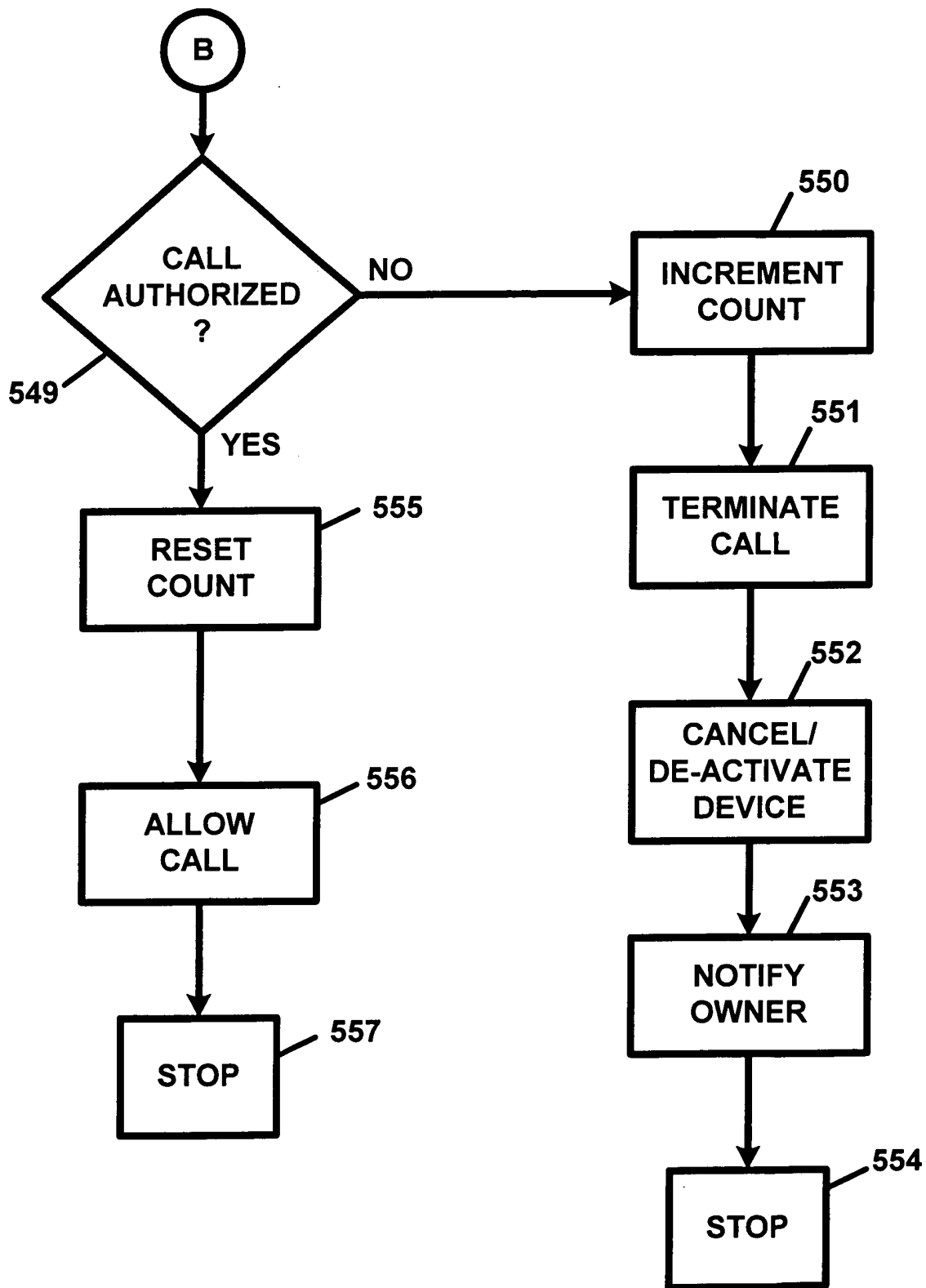


FIG. 24C

FIG. 25

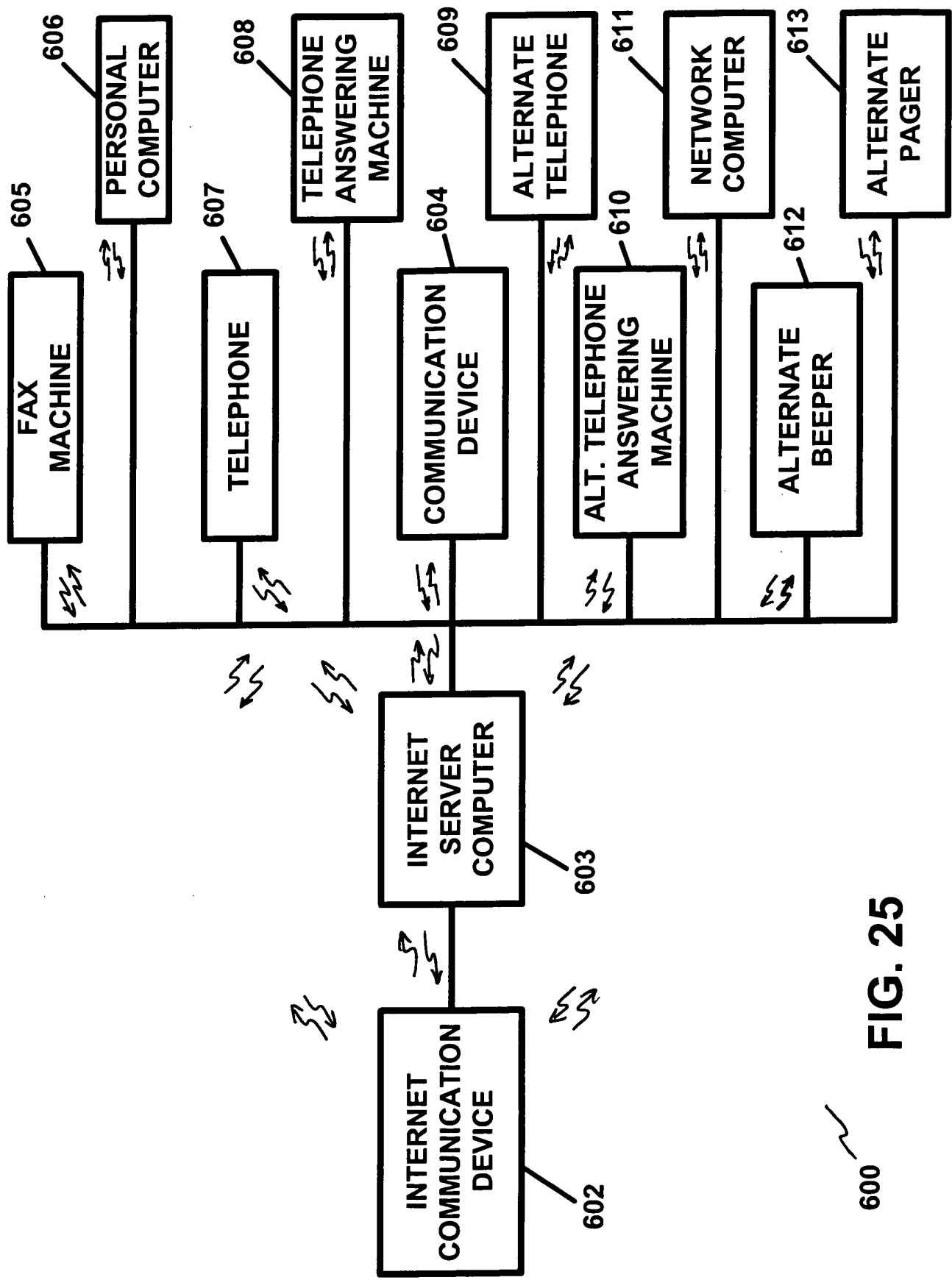


FIG. 25

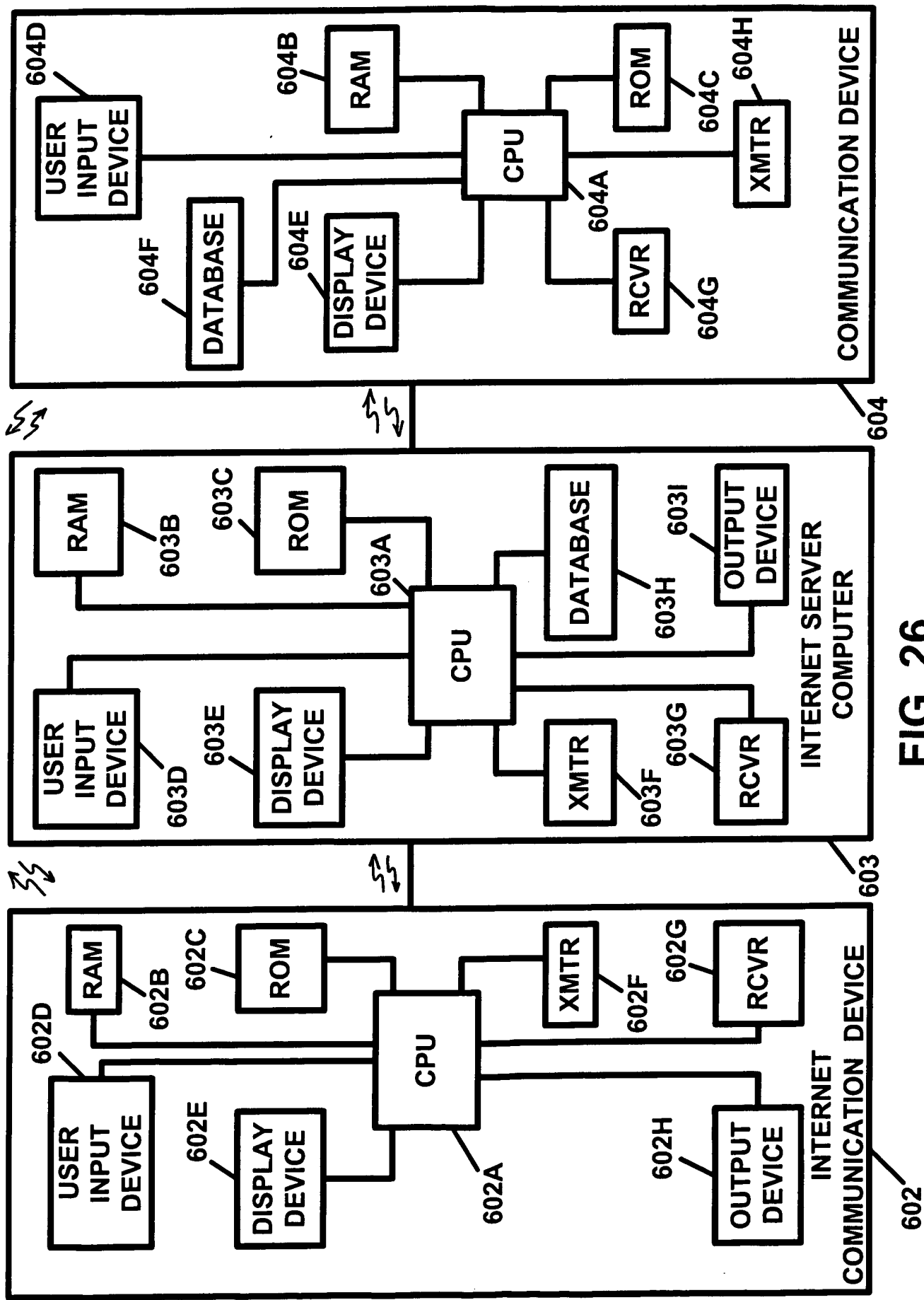


FIG. 26

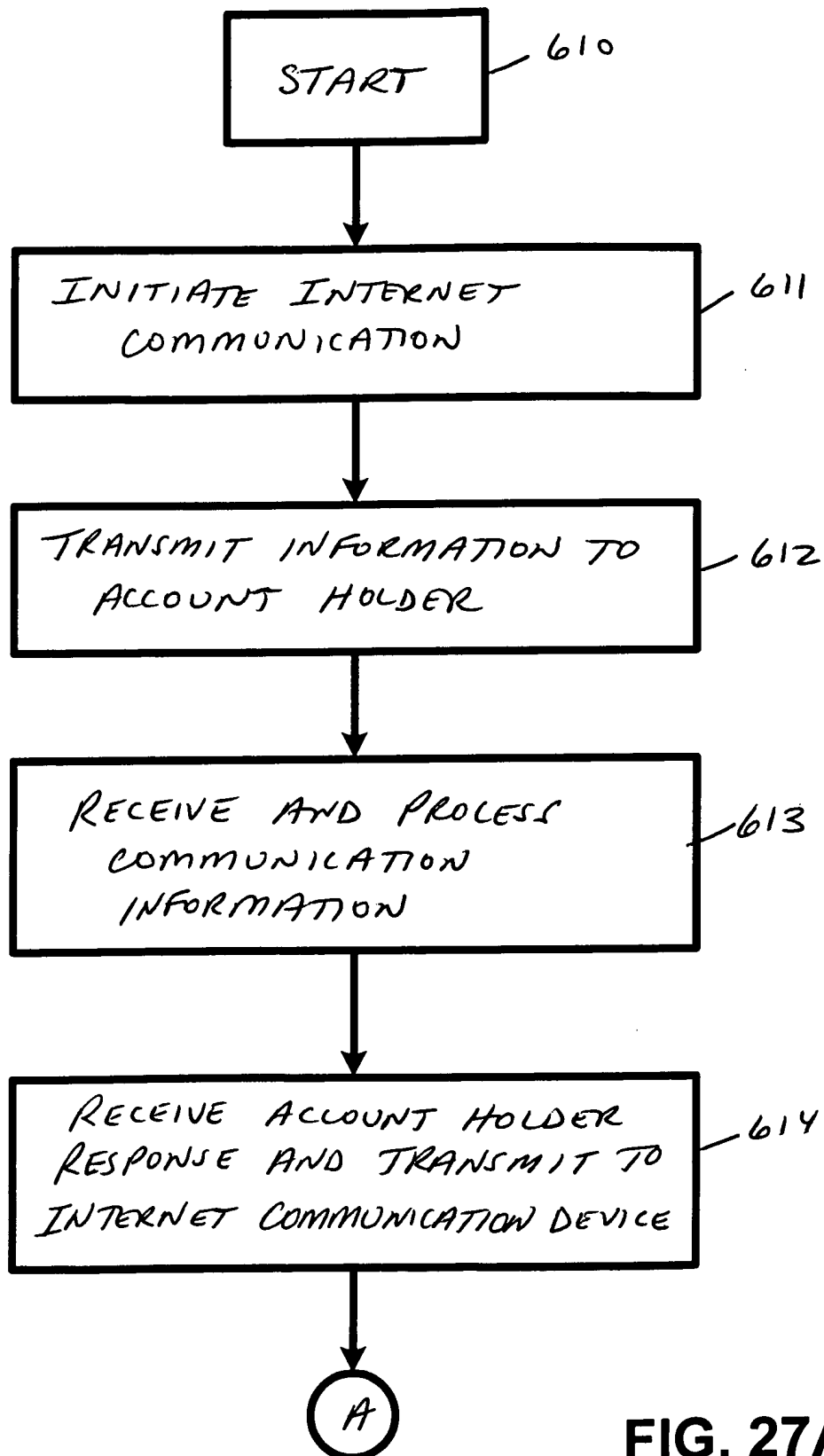


FIG. 27A

00439631 01300

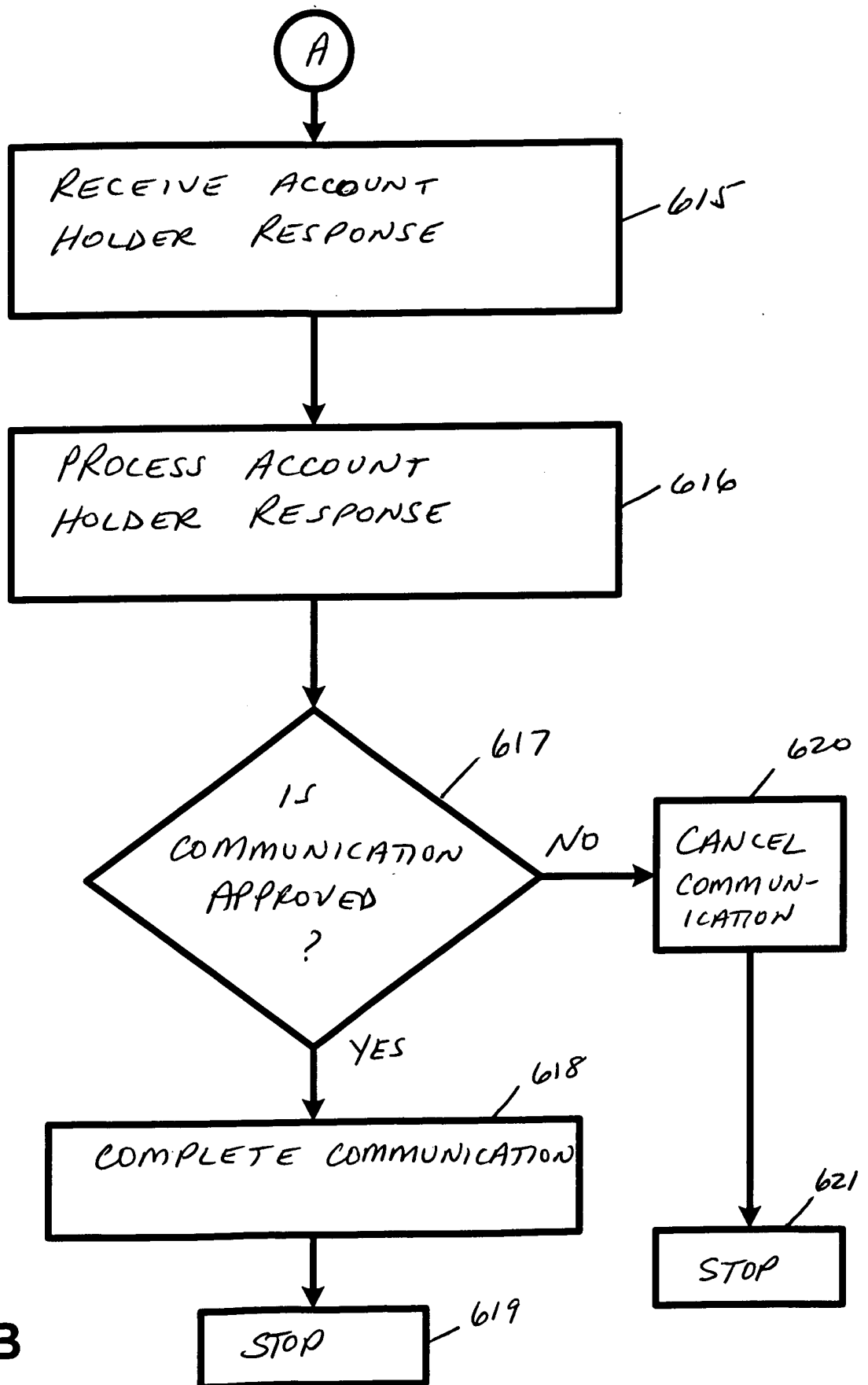


FIG. 27B

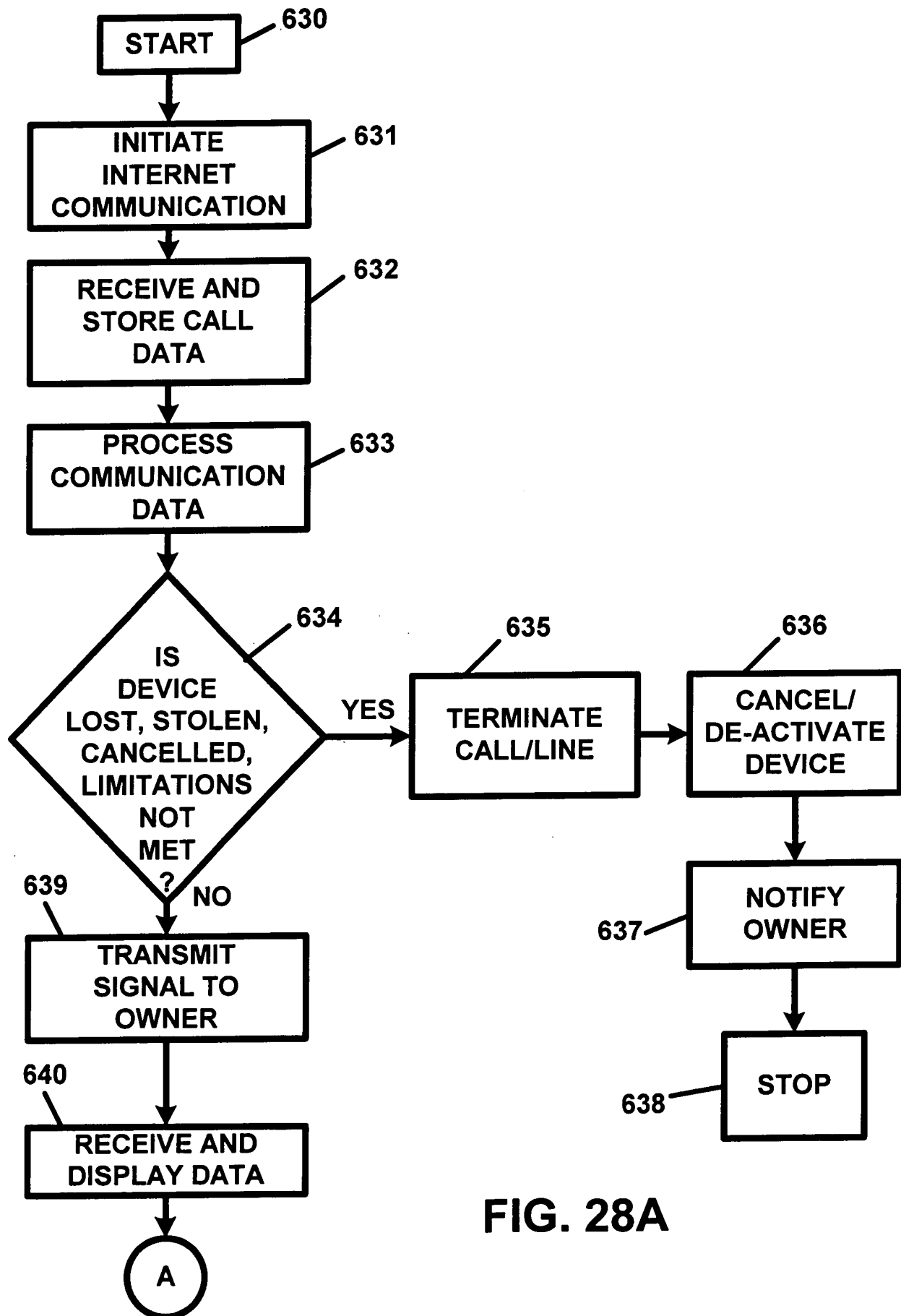


FIG. 28A

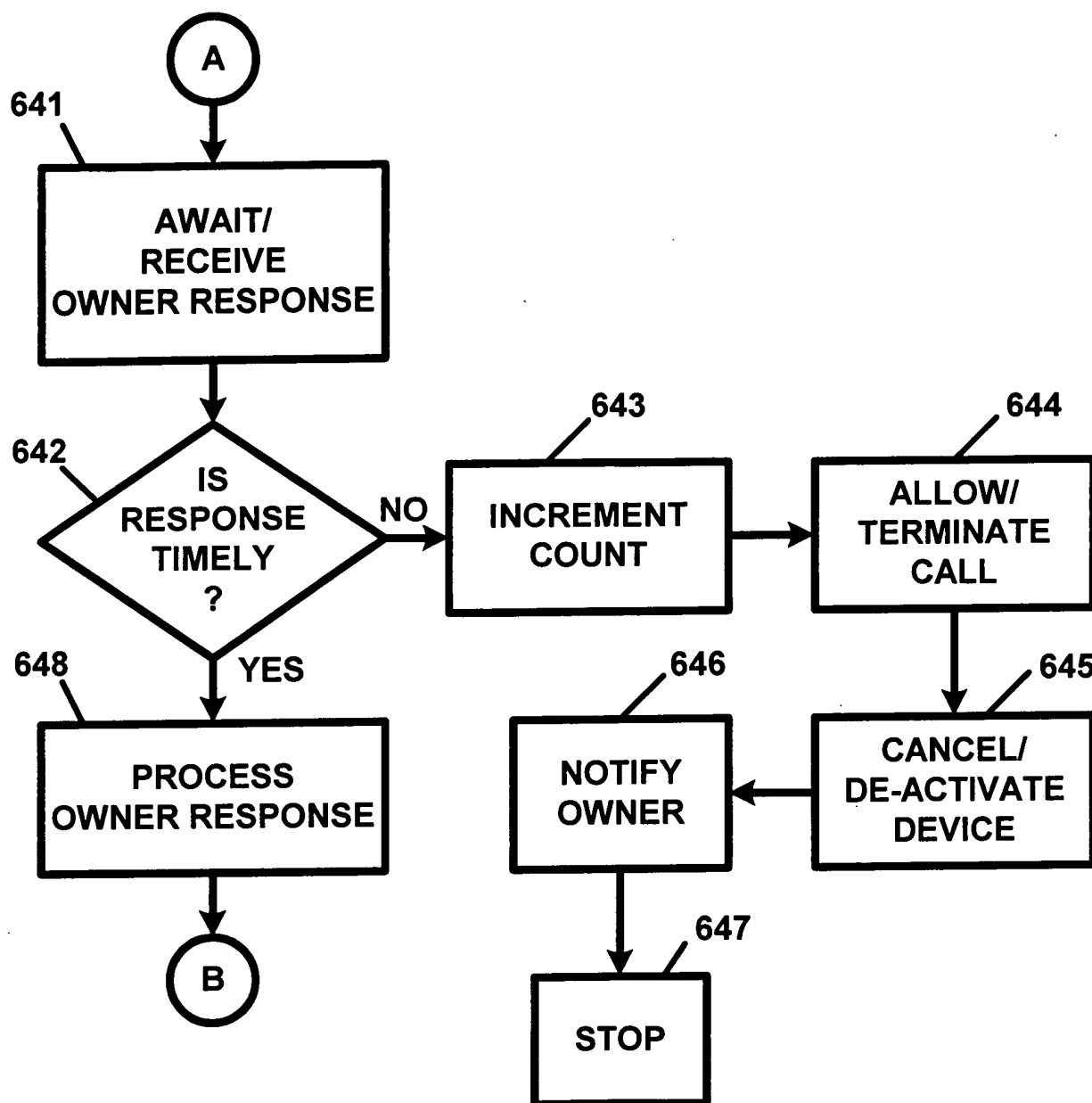


FIG. 28B

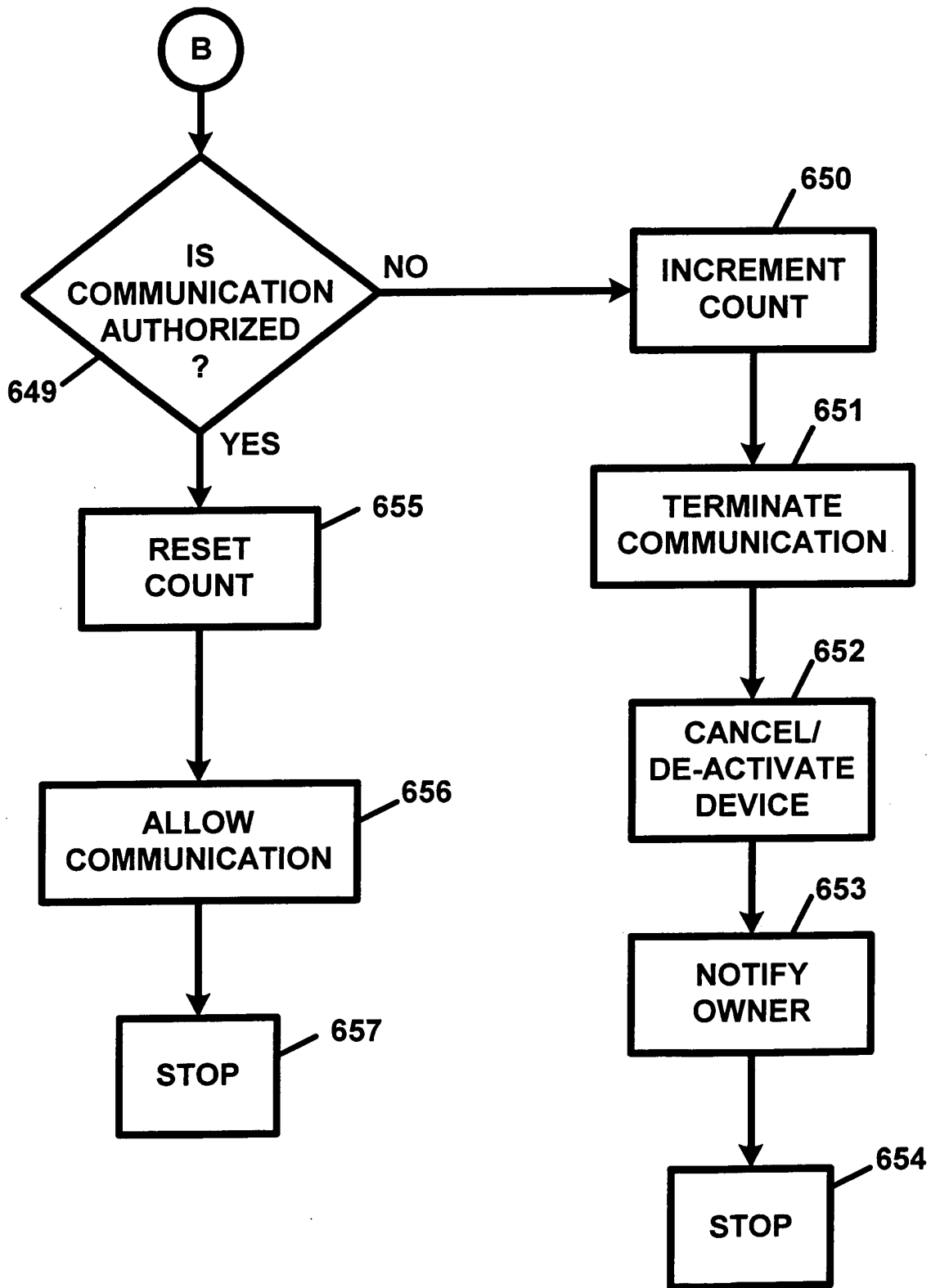


FIG. 28C

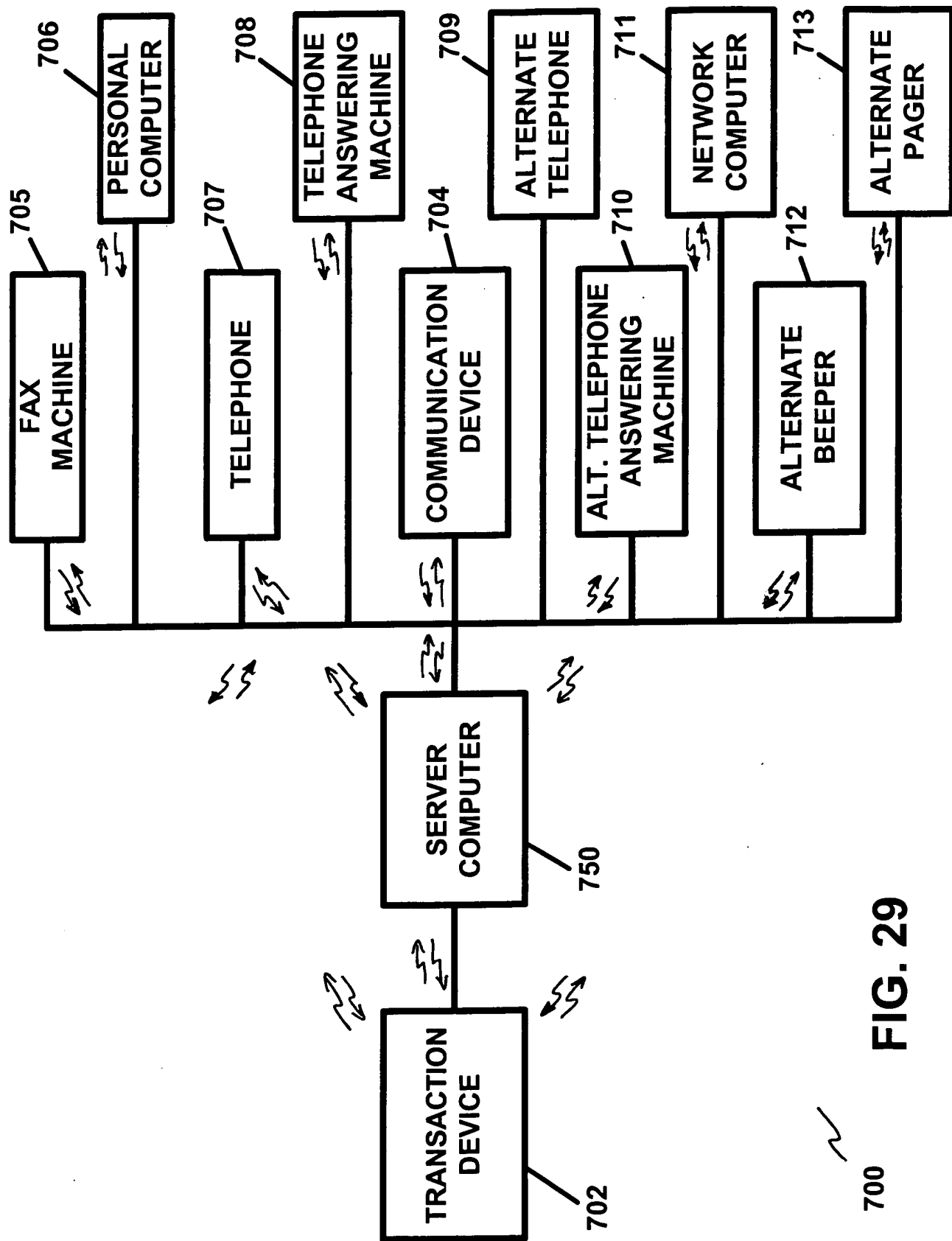


FIG. 29

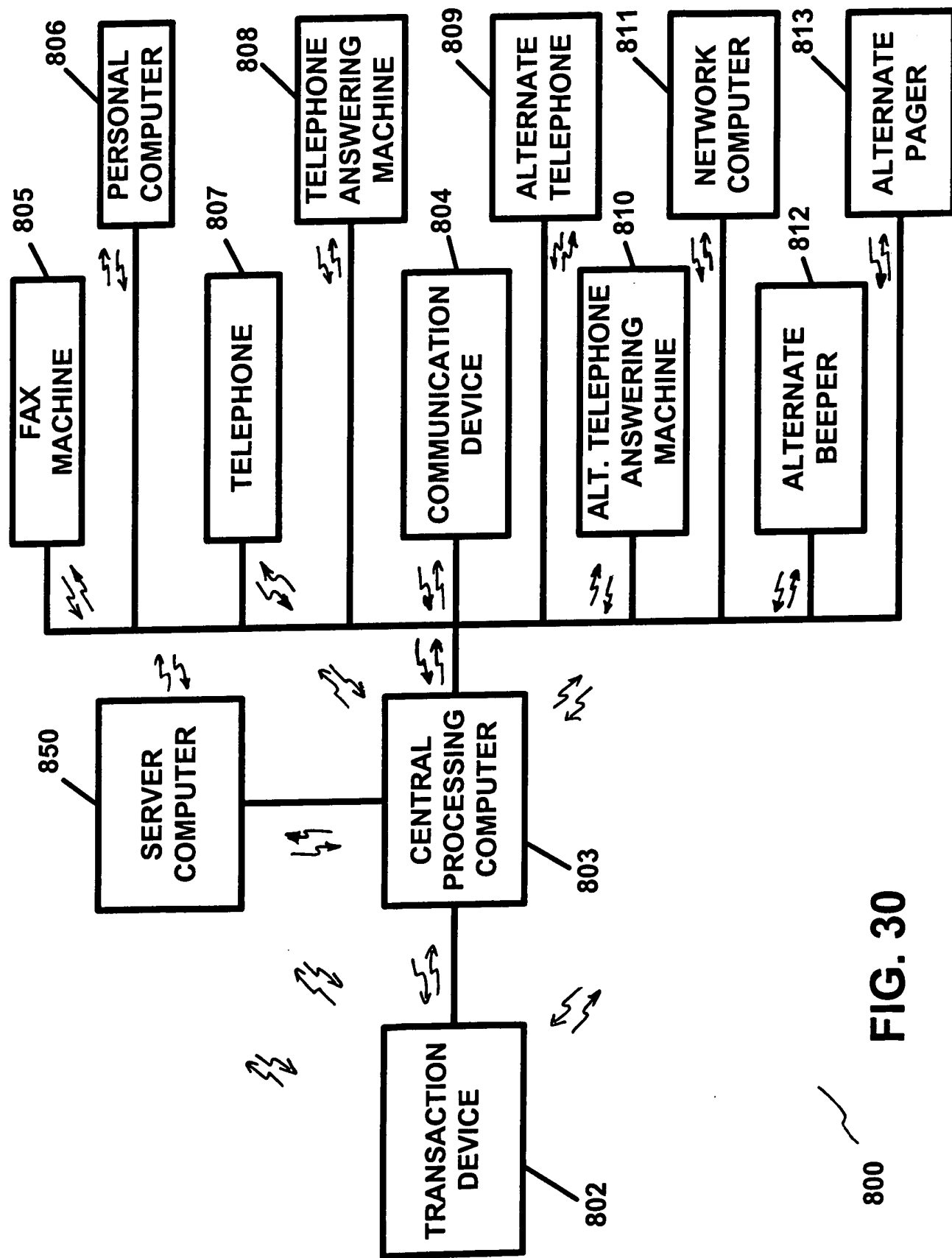


FIG. 30